

GRAIN DEALERS JOURNAL

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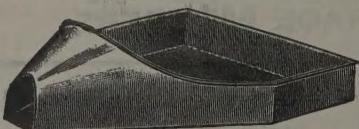
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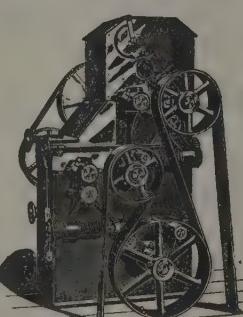
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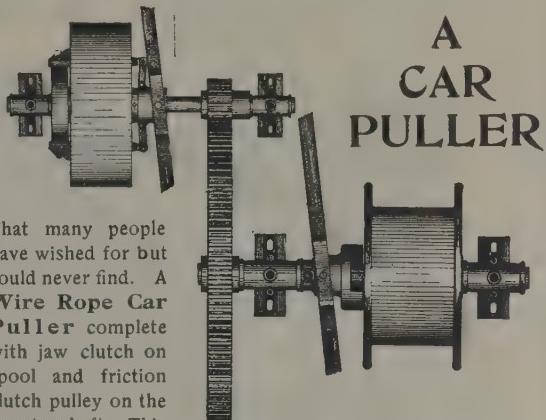
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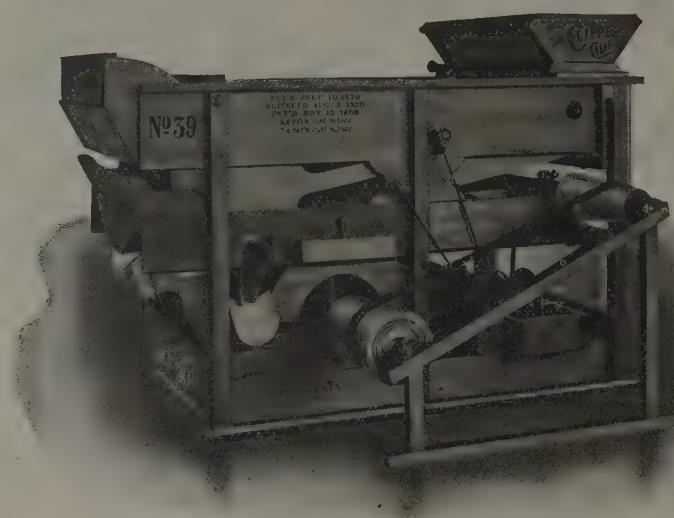
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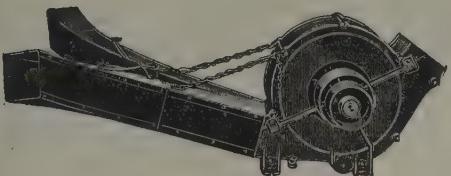
and have it perfectly clean, it will grade better. Once through does the work. This machine can also be used for cleaning oats or small grain, by using special sieves. The grain is subjected to the wind of the "blast" and "suction" fans from the time it enters the machine until it is discharged in clean, marketable condition.

This cleaner should be used in connection with our **NEW PROCESS CORN SHELLER**, then you have a combination that can't be beat. Our full line of Corn Shellers and Cleaners as well as all supplies needed for an elevator is fully illustrated and described in our catalog. Send for it now.

MARSEILLES MANUFACTURING CO., Marseilles, Ill.

POWER CAR LOADERS FOR ELEVATORS.

LOADS WITHOUT TRIMMING



The above letter proves several things. One is that it loads very large cars full to the roof without trimming. Another is that it will load faster than we claim as we rate the No. 12 at 40 bushels per minute. Another is that it does not require a great deal of power for while we put 5 inch pulleys on all the No. 12 loaders except where they use 6 inch it will be seen that with only 4 in. belt, these people loaded 30 per cent faster than the rated capacity. We make them in five sizes and will send them on trial when requested to do so.

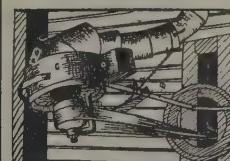
MAROA MFG. CO., MAROA, ILL.

Rossville, Ill., July 6, 1903.
Maroa Mfg. Co., Maroa, Ill.

Dear Sirs: We enclose check for car loader purchased of you some time ago. We have a No. 12 Boss machine which gives us the very best of service. We use only a four inch drive belt and with this have loaded 53 bushels of corn per minute. We recently loaded a 40 foot car with oats and it filled both ends to the roof without trimming. Yours truly,

Rossville Grain Co.

Nelson Car Loader



Consists of tubular frame which can be adjusted to any distance from track. Has a fan box made in two halves joined by spring which allows fan box to give if any foreign matter enters and thus prevents breakage. Has swivel for tilting, to load all parts of the car and is guaranteed to give an even test throughout the car. Will be shipped for inspection and trial at our expense. A boy can place in position for loading in one minute. For information write,
E. B. NELSON, BURCHINAL, IOWA.

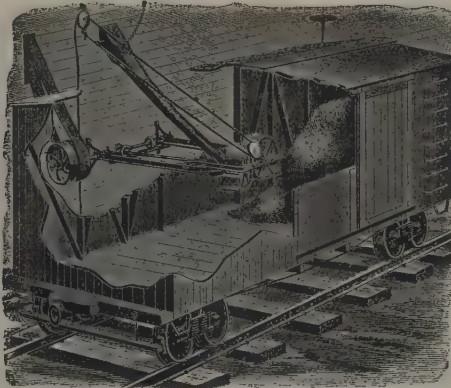
You Want It

THE IDEAL CAR LOADER is guaranteed to give satisfaction. If it fails to do all we claim, it costs you nothing.

Write for catalog, giving full description and price.

THE IDEAL CAR LOADER CO.
ALLENVILLE, ILL.

The Champion Car Loader



Will fill each end of the car at the same time.

Has a capacity of 6,000 to 9,000 bushels per hour.

A perfect success.

Write the inventor and pioneer manufacturer of the rotary car loaders, for full particulars.

Manufactured by

E. BAUDER

Successor to
E. H. REYNOLDS

STERLING, ILL.

Auditors, Bookkeepers

and other accountants who check over Grain Accounts will find Clark's Decimal Grain Values an invaluable assistant. By its use the labor will be reduced to a minimum, errors will be prevented and time saved.

Write for Descriptive Circular

Grain Dealers Co.
255 LA SALLE ST.
CHICAGO, ILL.



Car Being Loaded with a Screw Conveyor Car Loader.

HORTONVILLE, WIS., Sept. 19, 1903.

IOWA GRAIN & MFG. CO., Odebolt, Iowa.

Gentlemen:—We have been using one of your Screw Conveyor Car Loaders for some time and find that it works to perfection. It loads a car at both ends as well as the center full to the roof without shoveling and with it our two horse power Pierce Gasoline Engine can car 1,000 bushels per hour. Loads from any one of our eight chutes conveniently. Can change from one chute to another in one minute. The $\frac{3}{4}$ in. cable drive you furnish for same does not get out of alignment like belt and shafting is easily attached to any line shaft and goes to any number of chutes, and as conveyor will force grain up grade to rotary it cars nicely from our low down chutes. Have been in the Grain and Elevator business continuously for 34 years and have never seen cars loaded cheaper, easier and better than with the Screw Conveyor Car Loader.

W. W. SLYSTER,
Mgr. Northern Grain Co.

If in need of a car loader let us ship you one like the above on trial.
In like manner let us ship you a special car mover.

20th Century Grain Storage and Ear Corn Cribbing Machinery a Specialty. ☺ ☺

IOWA GRAIN & MFG. CO.
ODEBOLT, IOWA.

The GRAIN DEALERS JOURNAL.

POWER FOR GRAIN ELEVATORS.

"NEW ERA"
GAS ENGINES

For Gas or Gasoline. Sizes 5 to 80 H. P.
THE NEW ERA GAS ENGINE CO.
86 Dale Avenue, DAYTON, OHIO, U. S. A.

BRUNNER ELEVATOR ENGINE
FOR GRAIN ELEVATORS
From 1 to 30 H. P.
Write for descriptive circular.
Charles Brunner, Mfr.
PERU, ILL.

Send for Catalog No. 39.

COLUMBUS ENGINES
Columbus Machine Co.
COLUMBUS, O.

BAUER GASOLINE ENGINES
Are perfectly adapted to the needs of grain elevator men. Write for description. Other engines taken in exchange. (Send for list of rebuilt second-hand engines.)

BAUER MACHINE WORKS CO.
KANSAS CITY, MO.

HOWE SCALES
THE WORLDS BEST

POWER AND WEIGHT
ESTIMATES FURNISHED PROMPTLY
BORDEN & SELLECK CO.
CHICAGO
ST. LOUIS MINNEAPOLIS KANSAS CITY CLEVELAND

THIS ENGINE

will furnish you with an absolutely reliable power. It is economical of fuel; compact, closely governed, simple and strong in construction, has few parts and is not likely to get out of order. An ideal engine for the elevator. We want to tell you more about it.

So write us
HUGH MATHEWS
Kansas City, Mo.

To Owners of Gasoline Engines, Automobiles, Launches, Etc.
The Auto-Sparker

does away entirely with all starting and running batteries, their annoyance and expense. No belt—no switch—no batteries. Can be attached to any engine now using batteries. Fully guaranteed; write for descriptive catalog.

Motinger Device Mfg. Co.,
88 Main Street, Pendleton, Ind.

The Value
of an "ad" is not measured by what it costs, but by what it pays the advertiser.

NO FREEZING
Water will not freeze in the water jacket of your gasoline engine or in the supply tank if you use **CALCIUM CHLORIDE** in the water. We can supply it in any quantity at lowest prices.

JAMES H. RHODES & CO.
117 E. Kinzie St., Chicago, Ill.

The Alamo GASOLINE ENGINES..

HIGH GRADE AUTOMATIC SIMPLE ECONOMICAL SAFE

"The Standard" SCALES For All Purposes

ACCURATE DURABLE SENSITIVE RELIABLE GUARANTEED

THE STANDARD SCALE & SUPPLY CO.
127-129 Market Street, CHICAGO, ILL.

"The Alamo"

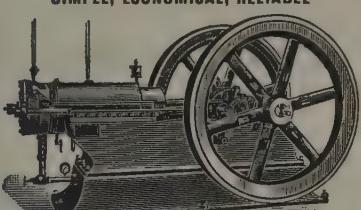
The Practical Gas Engineer

tells you what to do and how to do it when your engine gets out of order. It also tells all about the care and operation of a gas or gasoline engine.

A book written by a man of 12 years' practical experience with hydro-carbon engines. Bound in cloth, Price \$1.00.

Grain Dealers Journal
255 La Salle St.
Chicago, Ill.

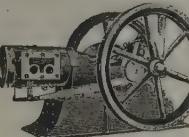
WAYNE GASOLINE ENGINES
SIMPLE, ECONOMICAL, RELIABLE



Send for Catalog of our Special Elevator Engines.

FT. WAYNE FOUNDRY & MACHINE CO.
FT. WAYNE, IND.

The DAVIS
Gasoline Engine



"Simplest Engine
Built."

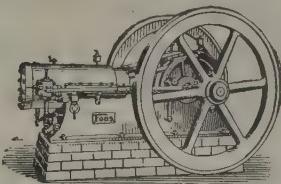
Combines efficiency and durability with simplicity. The only engine with detachable water jacket. Full line Portable, Horizontal and Upright Engines. Write for catalogue.

Waterloo Motor Works, Waterloo, Ia.

FOOS Engines

are especially

adapted for elevator work. They have a plain cylinder head, sight feed oilers. No trappy fittings.



Ask for Catalog No. 20.

The Foos Gas Engine Co.
SPRINGFIELD, O.

The grain trade's accepted medium for "Wanted" and "For Sale" ads. is the GRAIN DEALERS JOURNAL of Chicago, because such ads. placed in it bring quick returns.

Gas Engine Books

Operators of gasoline engines who encounter difficulties in the care or operation of gas and gasoline engines will find each of the following books of great assistance.

THE PRACTICAL GAS ENGINEER, by E. W. Longanecker, M. D., Price, \$1.00.

THE GAS AND GASOLINE ENGINE, by Norman & Hubbard, Price, \$1.00.

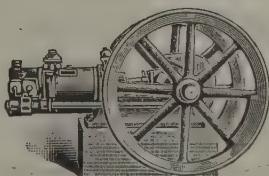
THE GAS ENGINE HANDBOOK, by E. W. Roberts, Price, \$1.50.

GAS ENGINE TROUBLES AND REMEDIES, by Albert Stritmater, Price, \$1.00.

For any of the above address,

Grain Dealers Journal
255 La Salle St. Chicago, Ill.

The Marked Superiority



THE OTTO GAS ENGINE WORKS

Chicago Representative:
T. W. SNOW, 360 Dearborn St.

PHILADELPHIA, PA.

of the "OTTO" Gas and Gasoline Engines in ease of starting and smoothness of running is readily apparent when compared, side by side, with the cheaper kind. While "comparisons are odious" they are sometimes helpful in arriving at the truth. See our exhibit at the World's Fair, Block No. 41, Machinery Hall, and draw your own conclusions.

PERFECTED AIR CIRCUIT ELEVATOR SEPARATOR

With Sieve Cleaning Device

This machine requires no dust collector and is the latest and most successful machine of its class.

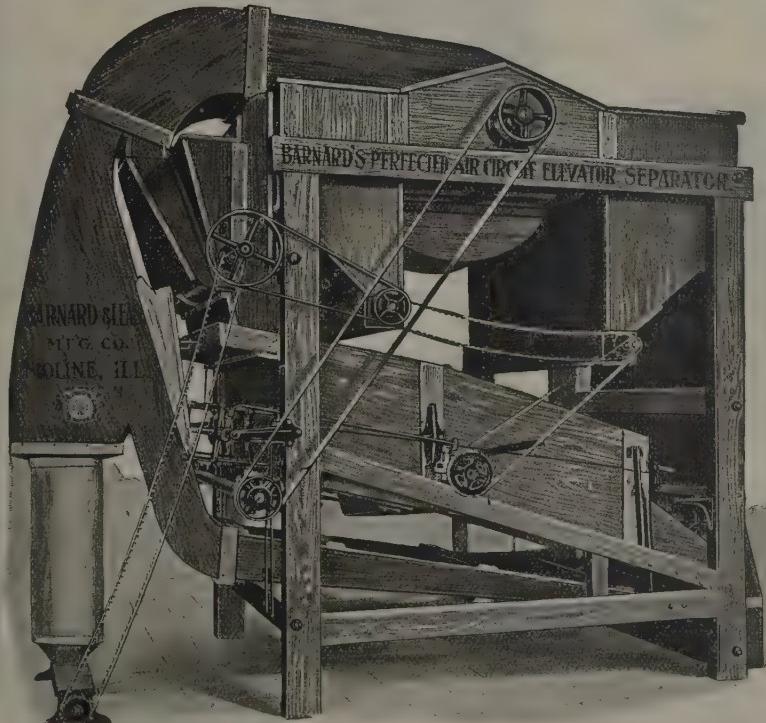
It collects and saves all the dust and screenings and discharges it at different points.

**OUR NEW
SIEVE CLEANING DEVICE**

keeps the sieves perfectly clean all the time.

The machine is entirely automatic and requires almost no attention.

Our Latest Circular
Describes it Fully



BARNARD & LEAS MFG. CO.

BUILDERS OF

Elevators and Elevator Machinery

MOLINE, ILL.

The GRAIN DEALERS JOURNAL.

SCALES FOR GRAIN ELEVATORS.

Standard Scale & Foundry Co.

MANUFACTURERS OF

SCALES



RAILROAD, DORMANT, SUSPENSION, PORTABLE,
STOCK, WAGON, HOPPER, WAREHOUSE

KANSAS CITY, MO.



BEST ON EARTH.



AUTOMATIC SCALES

GRAIN TO CAR

Accurately weighed and registered.

Chicago Representative

WM. E. SMITH,
47 Plymouth Place.

RICHARDSON SCALE CO.

12 Park Row N.Y. City

Grain Dealers' Scale Tickets.

BOOK NO. 51.

This scale book contains 100 pages 8x11½ inches. Each page contains 5 scale tickets and 5 stubs, giving the book a capacity of 500 loads of grain. Each scale ticket is ruled for Number, Date, Load of, From, To, Gross, Tare and Net pounds, Net bushels and pounds, Dollars and Cents, Due to or order and Weigher. While the stub is ruled for Hauler, Load of, Number, From, To, Weighed, Date, Gross, Tare and Net pounds, Net....bushels....pounds, Price, Dollars and Fees.

It is printed on manila paper bound in heavy board covers and pages are perforated so that tickets can be removed from book quickly and without tearing them.

Book No. 51, Price 75 cents. Address

GRAIN DEALERS COMPANY

255 La Salle Street. - Chicago, Ill.

**GRAIN BUYERS No. 66
WEIGHT AND COPY BOOK**

A new scale book that saves time and prevents errors. It is 12x12 inches, contains 225 pages and has room to record 7,425 loads. Price.....\$2.00

GRAIN DEALERS JOURNAL

255 LA SALLE ST. CHICAGO, ILL.

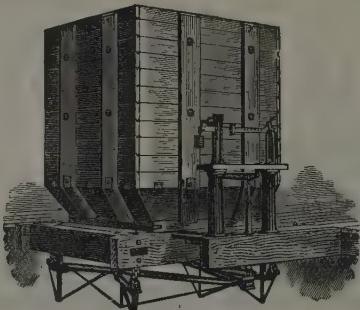
**Union Scale &
Manufacturing Co.**



Manufacturers of simple, accurate and reliable Automatic Weighing Machines. Scales for even weight bagging a specialty. Write for particulars.

**36 and 38 Union Park Place,
CHICAGO, ILL.**

The
Best
Made



Fairbanks' HOPPER SCALES
WAGON SCALES
TRACK SCALES

SCALES IN 700 PATTERNS

FAIRBANKS-MORSE & CO.

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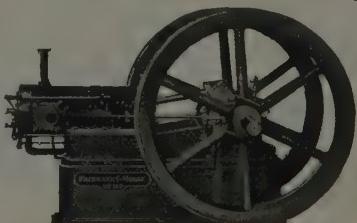
Chicago, Ill.
St. Paul, Minn.
Minneapolis, Minn.
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Indianapolis, Ind.

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Salt Lake City, Utah
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Los Angeles, Cal.

Gasoline Engines for
grain elevators and
grain dealers; for
power or pumping.

Get catalogue No. 44-B
and prices.

ALWAYS MORE
THAN RATED H.P.



FIRE INSURANCE

Reliable Insurance ...

On Modern elevators and Contents can be secured at about one-half the rates charged by stock companies by addressing

MILLERS NATIONAL INS. CO.

205 La Salle Street, CHICAGO, ILL.

Chartered 1865 Assets, \$3,380,676.56
Net Cash Surplus, \$466,594.95
W. L. Barnum, Sec'y.

ELEVATOR AND GRAIN INSURANCE

The Old Reliable Michigan Millers Mutual Fire Ins. Co. of Lansing, Mich.

Assets \$1,500,000
Losses paid 1,000,000
Net cash assets 255,000

ESTABLISHED 1889

Indiana Millers Mutual Fire Insurance Company OF INDIANAPOLIS, IND.

MILLS AND ELEVATORS ONLY

Purely Mutual.

E. E. PERRY, Secretary.

MILL OWNERS

MUTUAL FIRE INSURANCE CO.

Des Moines, Iowa.

Insures Mills, Elevators, Warehouses and Contents. Oldest Flour Mill Mutual in America. Saved to Members nearly \$1,000,000.

J. C. SHARP, Secretary, Des Moines, Iowa.

SUFFICIENT FIRE INSURANCE

can be carried by any grain dealer if the cost is made according to the hazard. Insurance at actual cost can be had from the

GRAIN DEALERS
NATIONAL MUTUAL
FIRE INSURANCE COMPANY
INDIANAPOLIS, IND.

It insures the most profitable, best kept elevators only. Write at once and be ready to act when your present insurance expires.

C. A. McCOTTER, Sec'y.

Grain Scale Book No. 23.

An Indexed journal, keeps a record of 10,000 wagon loads. Each man's loads are entered on his page. It keeps a record of scale weights. From it both debits and credits are posted to ledger, crediting the customer with the amount received and charging it to the grain's account.

In using this book the dealer minimizes the chance of making errors by posting from original entries.

The book is ruled with column headings as follows: Date; L. F.; L. F.; Kind of Grain; Remarks; Gross; Tare; Net; Bushels; Pounds; Price; Amount.

The book contains 240 pages, size 10 $\frac{1}{2}$ x 15 $\frac{1}{2}$ inches. The best linen ledger paper is used. The regular ledger index in front will accommodate all names necessary. The book is bound in extra heavy cloth covers with leather back. Price, \$2.50.

For Sale by

GRAIN DEALERS COMPANY
255 LA SALLE ST. CHICAGO, ILL.

Grain Tables for Wagon Loads

Clark's Grain Tables for Wagon Loads are used more extensively by country grain buyers than all other tables combined for finding the number of bushels in any wagon load. It contains nine tables for this purpose and four dockage tables, all printed from heavy faced type, in two colors. Each table gives reductions from 100 to 4,000 lbs., is complete on one page, and is so arranged as to give an effectual safeguard against errors by inexperienced persons.

The tables show the following reductions: (1) OATS at 32 lbs.; (2) Oats at 33 lbs.; [A table reducing oats to bushels of 35 lbs. will be substituted for the 33 lb. table if desired.] (3) BARLEY, HUNGARIAN GRASS SEED and CORN MEAL at 48 lbs.; (4) SHELLED CORN, RYE and FLAXSEED at 64 lbs.; (5) WHEAT, CLOVER SEED, BEANS, PEAS, and POTATOES at 60 lbs.; (6) EAR CORN at 70 lbs.; (7) EAR CORN at 71 lbs.; (8) EAR CORN at 80 lbs.; (9) BROTH SEED at 45 lbs.

The four dockage tables show the dockage on 60 pound wheat at 1, 2, 3 and 5 pounds dockage.

The tables are bound in strong Manila covers. Price, 50 cents. Address

GRAIN DEALERS COMPANY,
255 La Salle Street. Chicago.

Owners of Elevators

are now exchanging indemnity on 318 properties as

Elevator Underwriters

thus producing their Fire Insurance at Cost.

Others are becoming subscribers daily. All good risks are eligible. Write for particulars.

U. S. EPPERSON,
ATTORNEY and MANAGER,
407-408-409 Kemper Building,
Kansas City, Mo.

Testimony

from those who know the value of the "For Sale" and "Wanted" columns of the Grain Dealers Journal for reaching live grain dealers.

Continue ad until further notice: It brings results.—T. C. Grady, Maroa, Ill.

Stop the ad it has brought us a trade.—Mell & Cole, Elgin, Okla.

We have sold out. Your journal did it.—McCrea & Vlerebome, New Holland, Ohio.

Since inserting my ad I have procured two elevators. I am in touch with several other propositions and will no doubt be able to close on some more; all of which came about thru the recent ad run in the Journal.—Julius Kunz, Wesley, Ia.

Please stop ad as I am now overwhelmed with applicants. I am receiving answers from Ohio to Colorado.—J. R. Marsa, Cedar Vale, Kans.

At the time we inserted our ad in your Journal, we also sent the same to the daily papers in St. Louis, Chicago and other cities. We are pleased to say to you that we received more replies thru the ad inserted in your paper than any other one that we advertised in, ten-fold.—The Union Grain and Hay Co., Cincinnati, O.

What the Journal has done for these advertisers, it can do for you.

GRAIN ELEVATOR BUILDERS.

YOUNGLOVE & BOGESS CO.
ENGINEERSDESIGNERS AND
BUILDERS OFGrain Elevators and Flour Mills
MASON CITY, IOWA

If Interested write for Plans and Estimates on your Work.

Grain Elevators

P. H. PELKEY

Elevator Contractor

FULL LINE OF ELEVATOR AND MILL SUPPLIES, SCALES AND LEWIS GASOLINE ENGINES CARRIED
IN STOCK AT
WICHITA, KAN.
118 S. LAWRENCE AVE.

SAM'L OLSON NIELS OLSON TOLLEF J. ENGH
OLSON, ENGH & CO.
Engineers and Contractors
Grain Elevators and Power Transmission
160-162 N. Sangamon Street
Phone Monroe 1614 CHICAGO

Our Business is to design, build and equip elevators and mills complete.
Our Plans are approved by fire insurance underwriters.
We Save You time, worry and money.
Our Work cannot be excelled. Write those we build for. Write Us.
N. A. GRABILL CO. - Daleville, Ind.

T. F. COSTELLO LEONARD WEST
T. F. COSTELLO & CO.
CONTRACTORS & BUILDERS OF
Grain Elevators
AND
Warehouses
Plans and Specifications Furnished. Call on or write us.
412 S. Third St., Minneapolis, Minn.

STEEL

Twenty Million

Bushels Capacity
of Our Construction now in use.

WRITE FOR ESTIMATES

STEEL STORAGE AND
ELEVATOR CONSTRUCTION Co.
BUFFALO, - N. Y.

STORAGE

MIDLAND CONSTRUCTION CO.

NOT INCORPORATED
CONTRACTORS & ENGINEERS
OF GRAIN ELEVATORS CONSTRUCTED OF WOOD, CONCRETE OR STEEL
414-79 DEARBORN ST., CHICAGO, ILL.
Tel. Central 5364. C. M. Seckner, Manager.

GOOD LOCATIONS

You can find a good location for your new elevator by placing a liner ad. in the "Wanted" columns of the Grain Dealers Journal. The cost is 15c per line each insertion. Try it.

THE VALUE
OF AN
ADVERTISEMENT

Depends upon placing it before the right persons. You can get your advertisements before the grain dealers of the country by using this space.

GRAIN ELEVATOR BUILDERS.

SQUARE BIN FIRE PROOF ELEVATORS

A SPECIALTY.
BRICK OR TILE.

We also have facilities for building modern country elevators quickly.

G. T. HONSTAIN
518 Corn Exchange
MINNEAPOLIS, MINN.

Macdonald Engineering Co.,

DESIGNERS AND BUILDERS OF
GRAIN ELEVATORS

Monadnock Bldg. CHICAGO, ILL.

John S. Metcalf Co.

ELEVATOR BUILDERS

623 THE TEMPLE

Plans and Specifications a Specialty. CHICAGO

GEO. M. MOULTON & CO.,

Fisher Building, Chicago

GRAIN ELEVATOR CONSTRUCTION

Modern Methods—Best Results

Terminal, Transfer and Cleaning Elevators.

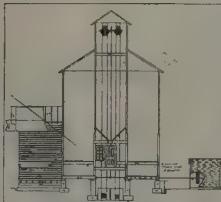
FIREPROOF STORAGE

Does away with the fire hazard and pays for itself
by saving insurance premiums.

We build Grain Elevators of every description.

BARNETT & RECORD CO.
MINNEAPOLIS, MINN.

"There is a great deal in a good name,
but to keep a good name you have to live
up to it."



I Have the
Name of
Building

Good
Elevators

And will Live
Up to it.

J. F. Younglove, DESIGNER and
MASON CITY, IA. BUILDER of ELEVATORS
Any Locality.

WE will design and build your elevator
and turn the plant over to you in first-
class running order. When we finish a job
everything is complete and slipshod work
is conspicuously absent. If you are going
to build write us about it.

HENDERSON & FRIEDLINE
Lafayette, Ind.

**MODERN
GRAIN
ELEVATORS**

Any Style and Capacity
Designed and Built by

L. O. HICKOK

MINNEAPOLIS,

226 Flour Exchange, MINN.

LUND, RUD & CO.
Contractors & Builders of
Grain Elevators

Plans and specifications furnished on short
order. 14 years' experience in latest im-
provements. 313 South 3rd St., MINNEAPOLIS, MINN.

Honstain, Bird & Co.

Builders of

Grain
Elevators

Room 306
Corn Exchange
Minneapolis, Minn.

Phone
2680L

C. A. LOWE



Elevator
Builder

Enid, Okla.

THE A. H. R.
Special Grain Feeder Chain No. 78.



The Strongest in the United States
for Grain Feeders.

A. H. RICHNER Patentee and
Manufacturer
606 South Water Street, Crawfordsville, Ind.

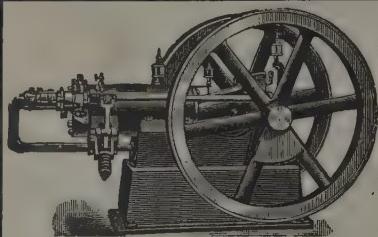
We have the name and fame
of building the strongest
and most up-to-date elevators
LET US FIGURE WITH YOU

BURRELL

ENGINEERING & CONSTRUCTION CO., (INC.)
263-265 La Salle St., Chicago, Ill.

The GRAIN DEALERS JOURNAL.

GRAIN ELEVATOR SUPPLIES.



Sole State Agents HOWE Gasoline Engines. Special Agents HOWE Scales.

MANUFACTURERS OF
Elevating, Conveying and Power
Transmitting Machinery.
Complete Equipments for Grain
Elevators a Specialty.

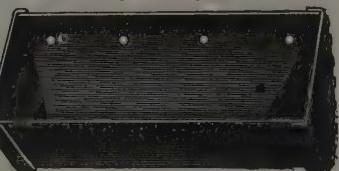
York Foundry and Engine Works
Warehouse; OMAHA, NEBR.
Office and Works: YORK, NEBR.

If You Don't
buy your goods of us
We Both Lose Money
Complete line of
**ELEVATOR MACHINERY AND
SUPPLIES**

H.L. Thornburgh & Co.
Chicago, Ill.

ELEVATOR BUCKETS

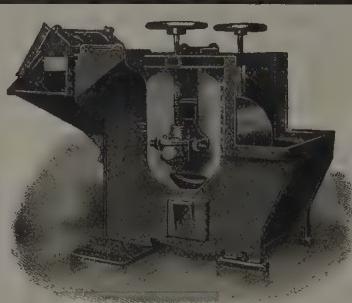
The Fuller Patent Steel Bucket is
stronger, will carry more and make
better delivery than any other.



MADE BY
Cleveland Elevator Bucket Co.,
Cleveland, Ohio.

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The grain trade news? Then subscribe for the GRAIN DEALERS JOURNAL. Twice each month for \$1.00 per year.



10 inch pulley—10 inch face
NON-CHOKING

SEND FOR
Catalogue "D"

HALL DISTRIBUTOR CO.

TIRED?

Are you tired of having a man stand with his hand on the feed gate lever watching caps that are ascending half full?

Are you tired of repairing battered and broken cups and mutilated belts?

Are you tired of being forced to go down into a dusty, dirty pit with a lantern, to dig out a choke?

Are you dissatisfied with your present system of defective, expensive, unsatisfactory, annoying and dangerous operation? If so, install the

HALL NON-CHOKABLE BOOT

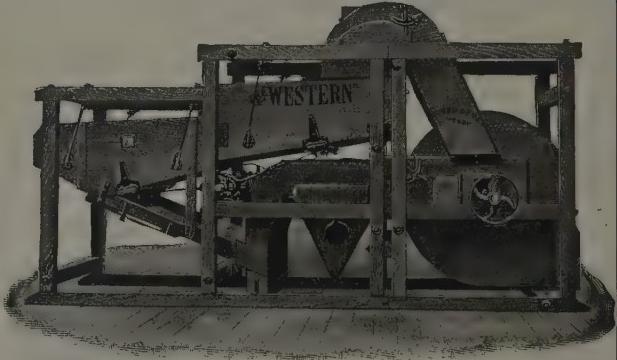
and your troubles will vanish just as surely as dense fog before sunshine.

SENT ON TRIAL

222 First Nat. Bank Bldg.
OMAHA, NEB.



"Western" Warehouse Sheller



"Western" Shaker Cleaner

Do You Intend to Build an Elevator this Season?

If so, correspond with or see the

UNION IRON WORKS
DECATUR, ILL.

Plans to Suit Each Location by a Licensed Architect

Manufacturers of the justly celebrated WESTERN MACHINERY—Corn Shellers, Corn Cleaners, Elevator Heads and Boots, Pulleys, Boxes, Shafting, etc.

WRITE FOR OUR CATALOG AND PRICES

GRAIN ELEVATOR SUPPLIES.

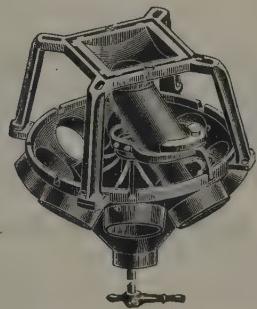
A GRAIN SPOUT

That will load cars without shoveling.
It is worth its weight in gold
It will save you in labor all it costs in less than a month.

Send for Prices to
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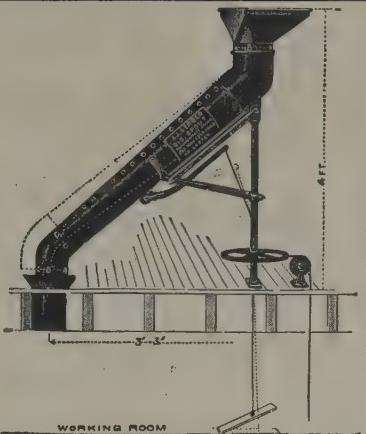
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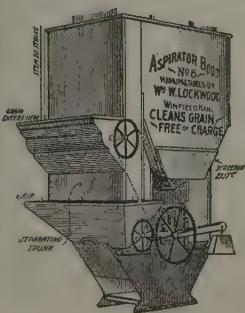
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Designed primarily for use of Coal and Hay Dealers. This book of tables shows at a glance the cost of any number of pounds of coal or hay at any price per ton from \$1.00, \$1.25, \$1.75, \$2.00 and so on to \$14.00. It is especially adapted for retailers. It is well printed on good paper, and bound in cloth. It has a marginal index. Size of book $4\frac{1}{4} \times 8\frac{3}{4}$ inches, 110 pages.

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GRAIN DEALERS COMPANY
255 LaSalle St. Chicago, Ill.

The GRAIN DEALERS JOURNAL.

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UP-TO-DATE elevators in choice locations. W. A. Thompson, Attica, Ind.

FOR SALE, 10,000-bu. elevator and coal business. Address Carter & Lewis, Pekin, Ill.

ELEVATOR AND FEED MILL for sale. Good location, only mill in town. Address Box 31, Bentley, Kans.

ELEVATOR for sale in Western Iowa, large territory; snap for cash buyers. Address, Taylor & Emmons, Stuart, Ia.

REST LOCATED ELEVATOR in Oklahoma for sale; $\frac{1}{2}$ cash. Address Ris, Box 6, Grain Dealers Journal, Chicago, Ill.

35 ELEVATORS FOR SALE in Indiana, Illinois, Iowa and other western states. Send for list. Aaron Smick, Decatur, Ill.

I WILL sell my elevator, feed mill and lumber yard at Bryant, Ia.; doing a good business in all lines. N. J. Millhaem, Miles, Iowa.

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TWO MODERN ELEVATORS in good repair in northern Indiana doing good business for sale cheap, if sold at once. Address Elk, Box 4, Grain Dealers Journal, Chicago, Ill.

ELEVATOR for sale. Located on I. C. R. R., in northwestern Iowa; bumper crop, oats, barley and corn. Good coal business in connection. Address Bumper, Box 4, Grain Dealers Journal, Chicago, Ill.

TWO WELL located Kansas Elevators, arranged for shelling, cleaning, sacking, mixing, etc., in transit. Will consider some cash, balance long time. Address Eagle, Box 7, Grain Dealers Journal, Chicago, Ill.

FOR SALE or exchange for a farm: a new 20,000-bu. elevator on Panhandle R. R. In eastern Indiana; fine farming county; no stock fed to speak of. Address J. W. Owens, Saratoga, Ind.

ELEVATOR, seed, feed, coal and hay business at one of the best stations in the "Arkansas Valley" for sale. Good crops and a sure money maker. Owner has to sell on account of his health. If you mean business, address J. A. Kyle, Granada, Colo.

ELEVATOR FOR SALE in southwestern Ohio, 8,000 bushels capacity, two cleaners, sheller, hopper scales, feed mill, gasoline engine, feed, coal, paints, farming implements, buggies, etc. Address, R, Box 3, Grain Dealers Journal, Chicago, Ill.

ELEVATORS FOR SALE.

ILLINOIS elevator, 50,000 bus. capacity, on the Wabash. One of the best corn and oats districts of the state. We handled 300,000 bus. last year. Will sell at once for a reasonable price. Address AA1, Box 7, Grain Dealers Journal, Chicago, Ill.

OFFER one-half interest or whole of up-to-date elevator in good country. Doing a good business. Lumber, coal, flour and feed in connection. No competition. Also new six-room cottage. Address Murray & McIntosh, New Waverly, Ind.

NEW, UP-TO-DATE elevator in best grain district in Northern Indiana. Capacity, 35,000 bu. Flour, feed and coal business in connection. Doing splendid business. Net profits will pay for entire plant in less than three years. Address Box 15, Argos, Ind.

GRAIN AND LUMBER BUSINESS for sale. Splendid territory. No competition. Town of 300. Lumber sales, 12,000 to 13,000 per year. Will buy 35,000 to 40,000 bus. grain per year. A snap for some one. It will not last long. Address J. O. French, Searsboro, Iowa.

ELEVATOR, 15,000-bu. capacity, for sale, with corn sheller and warehouses to store 50,000 bu. of grain; good wholesale and retail trade; in good black land country; with good corn crop now made; same will begin to move by September 15th. Address, O. H. Black, Leonard, Texas.

ONLY elevator in southern Ohio town, in extensive corn and wheat valley. Storage 40,000 bu.; modernly equipped; built three years. Exclusive coal trade. A fine money maker; owner has not time to give it attention. Price \$6,500, part cash. Address Morgan, Box 9, care Grain Dealers Journal, Chicago.

HALF INTEREST in a large country elevator doing large corn and oat business in Illinois for sale. The buyer must be a practical grain man, capable of taking full charge of the business. Exceptionally large corn crop. Can furnish capital for the running of the business, if necessary. Address Johnson, Box 7, Grain Dealers Journal, Chicago, Ill.

ELEVATOR AND MILL for sale, or trade. Situated in an Indiana county seat of 3,000. Elevator has a capacity of 30,000 bus. and ships 250,000 annually. Mill makes 75 barrels of flour daily with same help that runs elevator. Will trade for elevators, or mill and elevator in town of 10,000, or over. Address B. M. J. Box 7, Grain Dealers Journal, Chicago, Ill.

TWO INDIANA ELEVATORS for sale. As good locations for wheat, corn and oats as there are in the state. No competition. In an average year these plants will each handle about 100,000 bus. of grain, 500 tons of coal and 25 cars tile. Other lines could be added. For sale at less than they are worth. Best of reasons for selling, and must be sold soon. Address, S. T. W., Box 3, Grain Dealers Journal, Chicago, Ill.

ELEVATORS FOR SALE.

ELEVATOR and hay shed combined for sale. Large coal sheds in connection; Gasoline power in good repair. Doing good business; in excellent grain and hay section in Northwest Ohio; in a good town of 1,000 inhabitants, good school and churches. Will sell for \$2,000, if sold at once. Reason for selling, other business; have not time to give this attention. Address Steiner, Box 7, Grain Dealers Journal, Chicago, Ill.

IOWA ELEVATORS for sale—To close up a partnership, we offer two cribbed elevators for sale in northwestern Iowa; doing a good business and with a fine coal, flour and feed trade in connection. One elevator has over 30,000 bus. capacity, is nearly new and well equipped with 12-horse power gasoline engine, hopper scales and necessary machinery. Other has 20,000 bus. capacity and is equipped with 10-horse power gasoline engine, feed grinder and machinery. Address Grainmen, Box 5, Grain Dealers Journal, Chicago, Ill.

ELEVATORS FOR RENT.

STEEL STORAGE TANK, 55,000 bu. capacity, to lease, with track, track scale and elevator privileges. Address, T. G. White, Cedar Rapids, Ia.

MISCELLANEOUS.

LIST YOUR ELEVATOR for sale or trade. Have cash buyers. Address Aaron Smick, Decatur, Ill.

BY-LAWS of co-operative elevator companies wanted. Especially printed copies of companies having and enforcing the penalty clause. Send to F. & M., Box 6, Grain Dealers Journal, Chicago, Ill.

BARGAIN IN BAGS: 10,000 large heavy burlap bags, size 27x54; 10,000 8-oz. burlap bags, size 20x36; 20,000 light cotton bags, size 20x36. Cheap. Wm. Ross & Co., 57 So. Water St., Chicago, Ill.

GRAIN CONTRACT BOOK

This book is designed especially for country grain men to use in taking written contracts from farmers. The contracts are numbered in duplicate, two on a page, with perforation between for easily tearing apart. The stub is signed by farmer certifying that he has sold bushels of at per bushel to be delivered on or before It also certifies that he has received dollars on the contract. The other part is signed by elevator man and given to farmer. It certifies that the elevator man has not so much grain, etc.

Each book contains 50 contracts, printed on linen paper, size 3 $\frac{3}{4}$ x10 $\frac{1}{2}$ inches.

You can not afford to be without these contracts as they insure delivery of grain bot, prevent losses and worry in making settlements. Book No. 9, Price 50 cents. Address

Grain Dealers Co.
10 Pacific Ave. Chicago, Ill.

ELEVATORS WANTED.

WANTED ELEVATORS in exchange for farm lands in Illinois, Iowa and Minnesota. Aaron Smick, Decatur, Ill.

WANTED, one or two elevators doing good business. Address, H. J., Box 3, Grain Dealers Journal, Chicago, Ill.

GOOD ELTR. wanted in exc. for a section of fine stock and grain land in southern North Dakota. Union County Investment Co., Elk Point, S. D.

WANTED for spot cash good elevator and lumber yard, or elevator where a yard could be established in connection. Address B. E. C. Box 7, Grain Dealers Journal, Chicago, Ill.

COMMERCIAL BAGGAGE, JEWELERS', KEY & LICENSE CHECKS ALUMINUM, GERMAN SILVER, BRASS, OR NICKEL.
GLOBE RUBBER STAMP WORKS,
322 MAIN STREET, FAIRMONT, WEST VA.

ARE YOU LOOKING FOR A
LOCATION
FOR AN
ELEVATOR?
Address B. THOMAS, President
The Belt Ry. Co. of Chicago
Room 13, Dearborn Station, CHICAGO

NOTE THESE OPPORTUNITIES!

A good town in Eastern Kansas, in a fine wheat growing section, will give a free site and generous bonus to secure an up-to-date flour mill.

A valuable water power, in a first-class wheat section of Missouri, is available for the location of a flour mill of from 1,000 to 3,000 barrels daily capacity. Very cheap power can be produced. Many other excellent openings and valuable opportunities exist along the lines of the



Full particulars regarding the above locations and many others will be cheerfully furnished. Send for a copy of handbook entitled "Opportunities."

M. SCHULTER
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**TO BUY
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Place an ad. in the "Wanted" or "For Sale" columns of the GRAIN DEALERS JOURNAL of Chicago. It will bring you quick returns, yet cost you only 15 cents per line. Try it.

MILLS FOR SALE.

FULL outfit of machinery of 50-bbl. roller mill for sale. C. J. Kreisel, Olmitz, Kans.

FOR SALE or trade a 40-bbl. water-power roller and sifter mill; in good town; nearest mill, 160 miles. Address Box 212, Rockford, Ia.

80-BBL. MILL, machinery and building for sale. A first-class outfit, new. For particulars write Secy., Taloga Mill & Elevator Co., Taloga, Okla.

FLOUR MILL, 100 bbls. capacity, for sale. Elevator in connection; in Northeastern Kansas; doing good business. Address A. J. C., Box 7, Grain Dealers Journal, Chicago, Ill.

AN OATMEAL MILL with all the latest improved machinery, capacity 150 bbls., for sale or exchange for improved farm property. Address Best, Box 2, Grain Dealers Journal, Chicago, Ill.

HAVING become a purchaser of the mills lately owned by the Eastern Milling & Export Company, located in Southeastern Pennsylvania, I offer the same for sale. C. H. Dempwolf, York, Pa.

FINE 100-bbl. Ohio mill and elevator in best wheat belt. Modern 3-story brick; 3-high feed mill; on Big Four R. R. Good town of 1,500. Will sell cheap; owner has oil fever. Drawer D, Ft. Recovery, O.

FLOUR MILL AND ELEVATOR to exchange. Located on railroad track at Van Meter, 20 miles west of Des Moines, Iowa. Some steam power; run only two years. Modern plant throughout, 100 bbls. daily capacity. No incumbrance; cost over \$15,000. Will take that price in exchange for improved city property or farm lands. Address Chas. O. Elwood, 143 E. 4th St., St. Paul, Minn.

FLOUR MILL for sale at a bargain. For the next month I will offer for sale at a bargain my 100 bbl. flour mill with complete storage plant and everything ready to start on the new crop which is just beginning to move. This mill is situated in one of the best wheat growing districts in Manitoba, has a good local trade and a good reputation; good water; nearest mill, 25 miles west. The mill is a feeder for branch line which runs out of here for a distance of 100 miles through a well settled district. If you want a snap now is your chance. Apply to C. F. Travis, Elkhorn, Man., Canada.

MISCELLANEOUS FOR SALE.

ELEVATOR BUCKETS for sale; 200 steel 15 and 20 inch. Good as new, at half price. Address Garden City Sand Co., 188 Madison St., Chicago, Ill.

AKRON grain and seed tester; warranted true; 3 sizes; 1 pt., \$6.00; 1 qt., \$6.75; 2 qts., \$7.50; sent on approval. Write A. S. Garman & Sons, Akron, Ohio.

SECOND-HAND positive pressure blower, No. 2, P. H. & F. M. Roots Co., all complete for pneumatic grain conveyor, 200 ft. 6 in. grain pipe, 70 ft. 10 in. air pipe and 4 ft. receiver. Capacity, 250 to 400 bu. per hour. Good condition. Ask for our list of second-hand machines, pulleys, etc. Address, Wells-Abbott-Nieman Co., Schuyler, Neb.

SCALES FOR SALE.

SCALES for elevators and mills; lowest prices. Chicago Scale Co., Chicago.

THE BEST heavy scales for grain dealers. Government Standard Scale Works, Terre Haute, Ind.

SECOND-HAND SCALES in first condition for sale cheap. Standard Scale & Foundry Co., 22nd & Wyandotte Sts., Kansas City, Mo.

HOOVER Automatic Scale, No. 1, for sale; in good condition; used only a few weeks. Price \$50 f. o. b. Lebanon. Address B. H. Lancaster, Lebanon, Ky.

A RAILROAD TRACK SCALE for sale; 100 tons capacity, 50-foot platform, at a bargain; never been unboxed. Also one 6-ton Monarch scale. Address A. F. Chase & Co., Minneapolis, Minn.

ELEVATOR SCALES—We make a specialty of wagon, portable, platform, dormant, hopper and warehouse scales. Send for our latest catalog of elevator scales. Osgood Scale Co., 305 Central St., Binghamton, N. Y.

FOR SALE—30 sets of 42,000-pound Fairbanks-Morse Compound Beam Hopper Scales, as good as new. Can furnish framing timbers with these scales. Prices on application. Trans-Mississippi Grain Co., 532 Bee Bldg., Omaha, Neb.

SCALES FOR SALE.

I 600-bu. Fairbanks Hopper Scale, compound beam, and levers to bring beam below. \$125.00

I 6-ton Howe Wagon Scale, with 8x22 platform. \$65.00

I 6-ton Fairbanks Wagon Scale, with 7x20 platform. \$55.00

I 4-ton Fairbanks Wagon Scale with 7x14 platform. \$50.00

All of the above are thoroughly refitted. Address, Allen P. Ely & Co., Omaha, Nebr.

HAY WANTED.

ALL GRADES HAY, especially clover hay wanted. Write at once. Whitcomb & Root, Cincinnati, Ohio.

HAY and tangled rye straw wanted in any amount; also ear corn, oats and rye. Address Johnson & Son, Goshen, Ind.

HAY WANTED—No. 1 and No. 2 clover hay, also strictly No. 1 and choice timothy. Write us quoting lowest price f. o. b. J. R. Lucas & Co., St. Louis, Mo.

HAY WANTED—We buy hay f. o. b. your track and handle on regular commission of 50c per ton. Write us. National Grain & Hay Co., Indianapolis, Ind.

OUR COMMISSION, 50 cents per ton. It will pay you to send for our mkt. report. If you have straw to sell, quote us. E. K. Lemont & Son, 465 Bourse Bldg., Philadelphia, Pa.

WANTED: To contract for hay for the coming season. Will want from seventy-five to one hundred cars, small bales. Shipments to cover 1904 crop. Grades must be standard. Terms arrival drafts, bill lading attached. J. C. Gwinn, Alderson, W. Va.

The GRAIN DEALERS JOURNAL.

ENGINES FOR SALE.

GASOLINE engine for sale, 10-h. p. Temple Pump Co., 15th Place, Chicago.

GASOLINE ENGINE, 20 h. p., for sale. Address Fred A. Klopping, Ormsby, Minn.

GASOLINE ENGINE, 25 h. p., slightly used, for sale cheap. Address A. C. S. Co., 2 Webster Ave., Chicago, Ill.

ONE 16x16 HARRISBURG 4-valve engine, cheap. Used only a short time. Address Hardie-Tynes Mfg. Co., Birmingham, Ala.

GAS AND GASOLINE engines, 4 h. p., \$110.00. Write for discounts. Peerless Gas Engine Co., R. 308, 21 Quincy St., Chicago, Ill.

LEWIS GASOLINE engine, 6 h. p., for sale; good condition; used 4 years; price \$150 here. Varney Mfg. Co., Leavenworth, Kan.

FOR SALE—One 35-h. p. White & Middleton Gasoline Engine, in good condition. John R. Lowrey, 12th & Izard Sts., Omaha, Neb.

GASOLINE ENGINES, stationary, portable and pumping; 1 to 40 h. p. Witte Gas & Gasoline Engine Co., 47 S. Canal St., Chicago.

ST. LOUIS CORLISS ENGINE, 20x42, for sale. Good as new. For particulars apply to the Aug. J. Bulte Milling Co., Kansas City, Mo.

NORDBERG CORLISS, 50 H. P., 10x24. Atlas Heavy Duty Automatic, 125 h.p. F. E. PFANNMUELLER & CO., 733 THE ROOKERY, CHICAGO.

FOR SALE CHEAP: One 18 h. p. Olds; one 20 h. p. Sterling Charter; one 30 h. p. Witte. Practically new engines. Address A. E. Green, Station U, Chicago, Ill.

STEAM ENGINE, 12x24, for sale; fitted with new drop cut off valves; economical under load of 60 to 80 h. p. Address Walter S. McKinney, 204 Dearborn St., Chicago, Ill.

FOR SALE—One 8-h.p. Pierce; 1 5-h.p. Webster; 1 25-h.p. Charter; 1 7-h.p. Charter; 2 6-h.p. Fairbanks Upright and one 12-h.p. Otto. C. D. Holbrook & Co., Minneapolis, Minn.

FOR SALE—The following gas and gasoline engines: 60-h. p. Foos; 65-h. p. New Era; 15-h. p. Lambert; 3 1/2-h. p. Des Moines; 2 1/2-h. p. Fairbanks. Backus Gas Engine Co., 22 S. Canal St., Chicago, Ill.

GAS AND GASOLINE ENGINES; refitted Fairbanks-Morse; sizes 54, 34, 20, 15, and 6 h. p. Also 18 h. p. Watkins and 20 h. p. Webster. Good condition; lowest prices. Address M. E. White, P. O. Box 328, Indianapolis, Ind.

SECOND-HAND GASOLINE Engines at a bargain. One 9 and one 14 h. p. Otto; one 22 h. p. Foos; one 6, one 15 and one 25 h. p. Fairbanks-Morse; one 10 and one 18 h. p. Lewis; one 30 h. p. Webster. Write A. H. McDonald, 36 W. Randolph St., Chicago.

ENGINES FOR SALE.

FOR SALE.

1 25 h. p. Rebuilt Gasoline Engine,	\$350
1 25 h. p. 2nd-hand Foos "	\$400
1 10 h. p. Fairbanks "	\$200
1 10 h. p. Davis "	\$175
1 50 h. p. Almost new, "	\$500
1 7 h. p. Webster "	\$150
1 5 h. p. Lewis "	\$100
3 4 h. p. Special; new "	\$175
1 90-ft. second-hand belt; 14-in. bargain.	

Machinery Supplies; Gas Engine Experts; Modern Machine Shop; Boilers and Engines. Address Baker Gas Engine & Supply Co., Sioux City, Ia.

FOR SALE.

WEBSTER GASOLINE ENGINE, self-contained, 3 h. p., with electric spark and tube \$100.00

WEBSTER GASOLINE ENGINE, vertical, 4 1/2 h. p., with electric spark and tube \$125.00

KANE, 4 h. p., first-class condition, with electric spark. \$100.00

STICKNEY, 4 h. p., latest improved, complete \$100.00

WEBSTER-LEWIS ENGINE, 5 h. p., first-class condition \$100.00

WITTE GASOLINE ENGINE, 10 h. p., good condition. \$100.00

Address Allen P. Ely & Co., Omaha, Neb.

ENGINES AND BOILERS.

TUBULAR BOILER, 66 x 16, with fronts, in good order, for sale at a bargain. F. G. Ely, Traders Bldg., Chicago.

ONE 65 h. p. Russell & Co. auto. engine 10x16 bore, \$425; one 40 h. p. Atlas slide valve engine, 11x16 bore, \$175; one 54x14 boiler, 4-in. flues, \$150. This outfit is in good condition and may be seen in operation at any time. Croxton & Butz, Angola, Ind.

MISCELLANEOUS FOR SALE

MACHINERY BARGAINS.

500-bu. Fairbanks Hopper Scale, tested and sealed, at \$75.00.

14x36 Allis Corliss Engine with or without Condenser.

Large stock of second-hand boilers from 5 to 100 h. p.

Engines, any size.

Gardner Steam Pumps.

10x14 Morris Centrifugal Pump.

Also a full line of Mill Machinery and Supplies. Address Manufacturer's Supply Co., Minneapolis, Minn.

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John H. Doyle, Longview, Ill.: "Please discontinue my advertisement in the Grain Dealers Journal, as I have sold my engine thru the ad., and could have sold one-half dozen engines if I had them."

LOOK
HERE

MACHINES FOR SALE.

BARNARD & LEAS Cleaner, No. 3, for sale cheap. F. G. Ely, Traders Bldg., Chicago.

STERLING CAR LOADER, in good shape, for sale cheap. Used one year. Brint Robbins, Washburn, Ill.

FOR SALE—One Appleton mill and crusher; 2 Triumph corn shellers. C. D. Holbrook & Co., Minneapolis, Minn.

MAUS 3-roller mill, 75 bu. capacity, for sale. Address Fred A. Klopping, Ormsby, Minn.

NO. 1 VICTOR sheller and No. 1 Cornwall cleaner for sale; both in perfect condition. Horner Elevator & Mill Co., Lawrenceville, Ill.

BARNARD & LEAS separator, No. 33, for sale. Capacity, 500 bu. per hour; in good working order. Address J. J. Stevens, Dalton, Kans.

FOR SALE—I No. 2 Marseilles sheller; used one year; 1 100-bushel U. S. hopper scale. Both in good condition. Address, M. J. Lee, Redmon, Ill.

INVINCIBLE OAT CLIPPER, No. 9, for sale. Capacity 1000 to 1,200 bu. per hour; practically new. Address 190 Broadway, Cleveland, Ohio.

FOR SALE: Two No. 8 Barnard & Leas clippers; capacity, 1,200 bushels; in good condition. Adress Mueller & Young Grain Co., Chicago, Ill.

SPECIAL BARGAINS in second-hand machinery. Write for Circular No. 20. We may have what you want or know where to get it. A. S. Garman & Sons, Akron, Ohio.

THREE MONITOR Oat Clippers for sale, capacity 1,000 per hour. Two Pease Separators, capacity 800 bushels per hour. Above in fairly good condition. Milwaukee Elevator Co., Milwaukee, Wis.

FOR SALE dirt cheap: 4 Richmond round reels; 1 double stand, 7x4 rolls; 1 Noye sieve scalper and grader; 1 Richmond flour packer; 1 Gardner blender; pulleys; shafting, sprockets and chain. Address John M. Hornung, Greensburg, Ind.

FOR SALE—One No. 2 Western Sheller; one No. 2 Western Cleaner with fan; 70 feet 4-ply rubber belting, 13 1/2 in. wide, with 43-7x13-in. iron buckets attached, iron pulleys for head and boot, capacity 500 bu. per hour. L. P. Allen, Greenfield, Ill.

ONE NEW Sandwich mounted corn sheller and cleaner combined for sale; capacity 3,000 bu. per day. It cleans clean and discharges into car, wagons or sacks, and same with cobs; long drag to draw corn to sheller. Will take less than \$200.00 f. o. b. It cost \$400.00. Address H. C. Tinkham, Latty, Ohio.

SEND FOR OUR NEW CATALOG which shows a set of plans for a 30,000 bu. elevator and a Storage Annex, also a complete line of our

ELEVATOR MACHINERY

We will make you a present of the plans in blue print form, if you buy machinery of us.

B. S. CONSTANT CO., BLOOMINGTON, ILL.

SITUATIONS WANTED.

POSITION WANTED as buyer for some grain firm to run elevator. Seven years experience. Address Lock Box 15, Breda, Iowa.

FIRST-CLASS MAN wants position as manager of elevator; best of references; 16 years experience. Address, A. H. Walls, Ridgefarm, Ill.

SITUATION WANTED as manager of country station. Fifteen years experience. W. D. Foresman, Box 5, Grain Dealers Journal, Chicago, Ill.

POSITION WANTED as solicitor for grain firm or buyer on track for cash grain house. Best of reference. Address Solicitor Box 9, Grain Dealers Journal, Chicago, Ill.

POSITION WANTED by a young married man as manager of an elevator, 7 years experience. Good references; prefer the north. Address R. E. Manning, Geary, Okla.

POSITION WANTED to buy grain and run elevator for some elevator firm. Can give best of references. Have had five years practical experience. Address Box 626, Rantoul, Ill.

SITUATION WANTED by young man having general elevator and office experience; best of references as to ability and character. Address Has, Box 4, Grain Dealers Journal, Chicago.

A MAN now buying grain at a station wants a position in some town with good church and school privileges. Will take charge of business in corn and oats belt on salary or will buy on joint account. Address Buyer, Box 4, Grain Dealers Journal, Chicago, Ill.

HELP WANTED.

WANTED, a working foreman to take charge of sheet iron department of an elevator supply house. Address Kay-Pim Mfg. Co., St. Louis, Mo.

ENGINEER wanted, who has had experience with Corliss engines and alternating machines, as first engineer in small plant. Give reference. Address Huntingdon Water & Light Plant, Huntingdon, Tenn.

WANTED salesmen for BLATCHFORD'S CALF MEAL & CATTLE FOODS to the country Flour & Feed dealers. Permanent, exclusive and good commission. Agency to the right party, season commencing. Write BLATCHFORD'S CALF MEAL FACTORY, Waukegan, Ill.

PARTNERS WANTED.

WANTED, a partner with means to be manager of a good, up-to-date planifter system mill, 125-bbls. capacity. Also a good 200-bbl. corn meal system. Address, G. W. Wirt, Tecumseh, Neb.

INCORPORATED GRAIN AND mercantile company in North Dakota, doing large business and paying over 50 per cent dividends, offer a certain amount of its capital stock at par to a thoroughly up-to-date merchant who can devote all his time to the business. German community. Full particulars given to proper parties. Address Par, Box 7, Grain Dealers Journal, Chicago, Ill.

GRAIN FOR SALE.

CORN, MILO MAIZE and Kaffir corn for sale. R. J. Bishop & Son, Gage, Okla.

WHITE WHEAT for sale. If in need of white wheat write or telegraph Sam Williamson, Salt Lake City, Utah.

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GRAIN WANTED.

CORN WANTED. J. E. Bartlett & Co., Jackson, Mich.

BUCKWHEAT GRAIN WANTED. Address H. H. Emminga, Golden, Ill.

OFF-GRADE, light wheat wanted. Mail samples. Address, W. H. Small & Co., Evansville, Ind.

WANTED to buy wheat, corn, oats and hay, Harsh Bros. & Co., Merchants Warehouse, Nashville, Tenn.

BUCKWHEAT WANTED, car or local shipments. Address J. F. Eesley Milling Co., Plainwell, Mich.

GOOD red soft winter milling wheat wanted. Send samples; quote prices. Star Milling Co., Aurora, Ind.

WINTER WHEAT wanted. Quote prices; send samples. Ship Big Four or Pa. R. R., Ansted & Burk Co., Springfield, Ohio.

LIGHT WEIGHT WHEAT wanted. Send us samples and state test weight. The Larrowe Milling Co., 227 Produce Exchange, New York, N. Y.

WANTED, your consignments of flour, grain and hay. Personal attention and prompt service. Address, Bennett, Hawkins & Co., Nashville, Tenn.

GRAIN WANTED—We handle everything in the grain line. Have outlet for off-grades. Send us your consignments and we will guarantee you satisfaction. Address National Grain & Hay Co., Indianapolis, Ind.

GRAIN DEALERS JOURNAL

255 La Salle St., Chicago, Ill.

190

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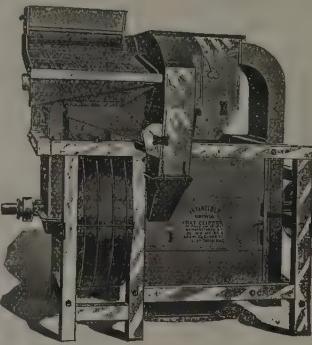
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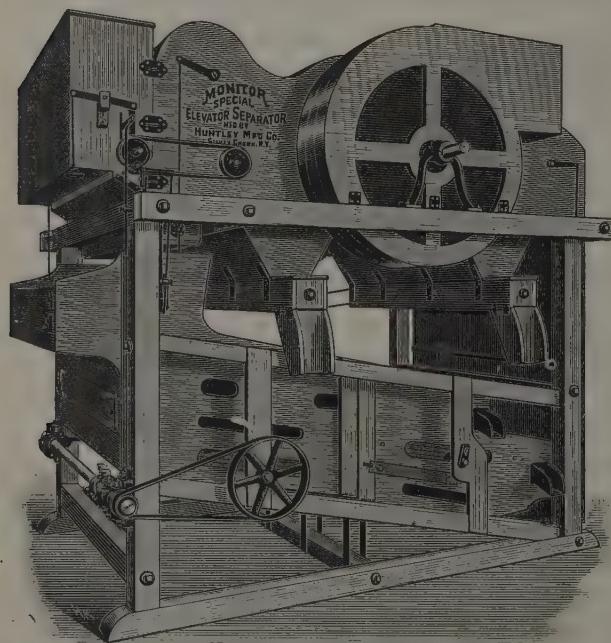
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GOLD MARKS SIGNIFYING QUALITY
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JOURNAL BY THE AMERICAN
NEWSPAPER DIRECTORY

GRAIN DEALERS JOURNAL

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The character and number of advertise-
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Letters
on subjects of interest to those engaged in
the grain trade, and trade news items are
always welcome.

Entered at Chicago, Ill., Post Office as
Second Class Matter.

CHICAGO, ILL, OCTOBER 10, 1904.

CONTRACTING for new corn December delivery is likely to result in more trouble than profit.

MOTTO for a "crop expert"—If at first you cannot succeed in guessing the wheat crop, try it on the corn crop.

SHORTAGE of cars until after Christmas is now predicted by the manager of the Wisconsin Car Service Ass'n. Wud-be shippers will not enjoy waiting for cars while watching the market decline.

SMALL crops and high prices are far more satisfactory to growers than large crops and low prices, but the dealer who is paid at so much per bushel finds it necessary to live on short rations or demand more pay for his services.

VOUCHERS for each expense incurred in the handling of a shipper's grain should always be attached to account sales forwarded. This not only places the receiver entirely above suspicion, but it gives the shipper a clearer idea of the expenses he must charge against each shipment.

KEEPING accounts with a scale ticket book as is now being attempted by at least one manager of a co-operative elevator, is sure to multiply the work and result in many errors. Keeping books for a country grain station may seem like child's play for the experienced grain man, but it is never easy for the beginner.

SOUTH DAKOTA is the latest producer of larynx-grown corn. A little girl of Vermillion, having experienced some difficulty, was operated upon by a surgeon, who removed from her larynx corn which had sprouted.

NEW CORN may arrive softer than you think possible, so do not be in a hurry to receive it from the growers. It will be much safer and surely more profitable to wait until new corn is known to be in marketable condition.

HOW does your candidate for congress stand on the Quarles-Cooper bill? Ask him now. Use your vote to get sufficient power granted the Interstate Commerce Commission to make its work effective. It is the shipper's only hope for relief from discrimination.

A MAN writing from Painted Post, N.Y., offers to paint pictures of future market conditions for five dollars per year. That is cheaper than having a crop expert and no doubt predictions cud be secured as desired. Wonderful how very cheap predictions are becoming.

GRADING grain rigidly at country points makes it possible to pay better prices for good grain and insures more careful preparation of grain by the farmers. The buyer who educates them to the proper way of securing better prices for their grain wins both respect and friendship of intelligent farmers.

BUNCHING cars of different consignors and selling them in one lot at an average price is not always to the advantage of the shipper of high-grade grain. Some markets require that shipments be settled for on the basis of the actual price procured, hence the shipper of the best and the poorest of the lot will receive the same, that is the average price.

CIRCULATING false reports regarding the grain dealers associations, their work and methods, can do no one any good. Were it to have the effect desired by the agitators, the growers wud be injured beyond measure. The agitators can gain nothing, not even gratification, but they are sure to lose the business of regular dealers, against whom they seem to have a special grudge.

BRICK-YARDS, creameries, laundries and flour mills rejected by the reliable flour mill mutuals of the country are not in the same class with the modern elevator. The risks specified in the foregoing are so hazardous that most of the reliable companies will not carry them at any price, hence it would seem poor policy for an elevator man to place his insurance with a mutual company accepting large numbers of hazardous risks which are rejected by conservative companies.

GRAIN inspection in all the eastern markets is in charge of the grain exchanges and always has given satisfaction, while the grading in the western markets by the politicians has seldom been satisfactory. Government interference with the grain trade has proved so very expensive to the injured markets that all would gladly return to old methods and exchange regulation.

TRYING to make a living by handling wheat on a two cent margin may prove satisfactory to the dealer who handles 500,000 to 1,000,000 bus. a year, but the man who handles 100,000 bus. and less will not have any profit left after paying the actual handling expenses and standing the shrinkage. Shud any of his shipments miss grade he wud be in the hole. The dealer who does not handle over 100,000 bus. on a crop can not expect to profit from his labor on less than three to five cents margin.

ONE of the best substitutes yet suggested for the large silk ribbon badges so frequently imposed upon attendants at grain conventions, is the issuance of small white buttons numbered consecutively to those in attendance and then issuing each evening to every button wearer, a printed list giving the name and address of the wearer of every button issued, thus facilitating the finding of any man you may desire to see as well as informing those in attendance who are there. The old silk badge is obsolete and out-of-date. Let us have the numbered button.

INCENDIARISM has destroyed so much property in Wisconsin that the state's insurance commission has recommended the establishment of a Fire Marshal to investigate the causes of fires and the provision of laws punishing severely every convicted incendiary. He estimates that one-third of the fires are due to incendiaryism. By stopping these losses the cost of insurance in mutual companies wud be reduced more than one-third immediately. Give the incendiary life imprisonment; nothing less and he will disappear.

BLEACHED barley is no longer black-listed by the Minnesota Grain Inspection Department. Until recently the Department had a rule which provided that "Barley which has been chemically treated shall not be graded at all." In the establishment of the new rules this clause has been dropped, probably because the inspectors were unable to detect the barley which had been chemically treated, hence the rule was of no effect. Removing water stains from the husks of grain by purification has reached a degree of perfection that is next to impossible to detect, except that samples be submitted to chemical tests.

The GRAIN DEALERS JOURNAL.

THE grain judging contest suggested by the National ass'n to be held in connection with Chicago's Live Stock Exposition, is now sure to be held. Over \$1,100 has already been subscribed and the move has been endorsed by the directors of the grain exchanges of Chicago, Milwaukee and Kansas City. Such an exhibition shud prove an influential factor in raising the standard of quality and yield. Nearly \$90,000 has been offered in prizes for live stock exhibits and as heretofore will attract breeders and farmers from all over the world. The committee will meet soon and complete arrangements for space and prizes to be offered.

CLIMBING ladders up close, dark and dirty wells is never an inviting task and the most conscientious worker about an elevator must be expected frequently to forget the needed inspection of all bearings in the cupola after the machinery is shut down for the day. Climbing to the cupola is no pleasant or easy task, and the easier it is made for the employee the oftener he will inspect that part of the elevator during the day and before departing for the night. Lifts have been reduced to a figure within the reach of all and no doubt the time is near at hand when the fire insurance companies will charge extra for the absence of the lift.

EXTRAVAGANT claims made for his Fultz-Mediterranean seed wheat by the Indianapolis seed dealer, who is also the promoter of dollar wheat and president of the American Society of Equity, are sadly discredited by tests made by the Indiana Experiment Station. He advertises this wheat to yield 10 to 20 bus. more than old Fultz, while the official authority of his own state in its last report of tests shows this variety to yield less than 7 bus. per acre, about the poorest of 42 kinds tried. Advertised to withstand rust to a remarkable degree the experiment station finds it badly rusted to the extent of 50 per cent. Such seed, for which the gullible farmer is asked to pay \$1.75 per bushel, is dear at any price.

ONE of the worst injustices of our present-day jug-handled demurrage charge was recently brought to light by the secretary of the Michigan Hay Dealers Assn., who found a shipper that had ordered a number of cars for loading. After waiting some time all the cars were given him at the same time. He hastily loaded them, but was unable to load one of the twelve cars ordered until one day's demurrage had accrued, and that was duly billed to him. Imagine his humor, after getting the bill, to have this same car held right on his own track thirteen days before it was moved. He had no recourse, could not collect any demurrage and did not choose to sue for loss due to delay. Some day the present-day demurrage charge will be reciprocal and some of the injustices of the present-day railway management will in a measure be eliminated.

THIRTY years ago grain growers established many cooperative stores and elevators, but they did not last long. The stockholders soon discovered that it would be necessary to give personal attention to their business undertakings if they were to succeed, so they very wisely decided to devote their time to agriculture. They understood that, but had not been trained for business pursuits. They readily discerned that business profits were not what had been supposed and prompted by good judgment they gave up a losing game. They had no avowed enemies; no one openly opposed them, hence they could discontinue their business ventures without any sacrifice of personal pride. The farmers of today seem to be determined to learn only by actual experience. The less interference, the sooner will they learn and be satisfied to let business alone.

POLICY HOLDERS in stock fire insurance companies who believe they are getting their insurance at a reasonable price should note the market price of the stock of some of the well-known fire insurance companies in the New York market. For the Continental stock, par value \$100, \$770 is bid; \$820 asked. For the stock of the Germania, par value \$50, \$330 is bid; \$370 is asked. For the stock of the German-American, par value \$100, \$490 is bid; the last sale was \$501. For the stock of the Hanover, par value \$50, \$108 is bid. For the stock of the Home, par value \$100, \$318 is bid. Niagara, par value \$50, \$275 bid. Phoenix, par value \$50, \$210 bid. Westchester, par value \$10, \$385 bid; \$410 asked. For the Glens Falls stock, par value \$10, \$1,220 is bid. The last sale was at \$1,400. If the stock companies' profits are large enough to make their stock so very profitable as to command these high figures in the open market, insurers should be able to realize a much larger profit by placing their policies in reliable mutual fire insurance companies.

USING THE UNIFORM BILL OF LADING.

Some Indiana grain shippers, who no doubt are too busy to read their trade paper, are already using the uniform bill of lading, to which every well-posted shipper has objected in very emphatic terms. The dealer who does not know his rights must be expected to sleep while the rail carriers deprive him of them.

Elsewhere in this number is published an excellent paper by an Indiana grain shipper on this same bill of lading and we sincerely hope that all of our readers will carefully peruse this article.

Notwithstanding the persistent efforts of the American Shippers Assn., to prevent the establishment of the uniform bill of lading, the railroads are already putting it into use and grain shipments have commenced to arrive in the East with drafts attached to the uniform bill of lading. The receiver who pays such a draft, thinking that he is conferring a favor upon the shipper, is making a big mistake. He is one of the worst enemies the shipper has—the shipper himself is the other worst enemy. Toleration of an abuse will only encourage those interested in having it made a custom.

Some eastern receivers have agreed to turn down drafts attached to uniform bills of lading and if they remain loyal to the interests of their shippers they will stick to their agreement.

STORING GRAIN.

Storing grain at country points, as practiced by many operators of country elevators, is very expensive. Not only do they lose the use of storage room, but they lose business because of their inability to handle grain offered. Many avoid having their business suspended by a full house, by giving the owner of the grain a "put" and shipping his property to a central market for sale.

The only safe and profitable method of conducting a grain-storage business is to provide ample storage room and then charge a fair fee for the service. Some elevator men in the Northwest are doing this. It is indeed gratifying occasionally to be confronted with a positive business proposition, like the following:

"For receiving, handling, insuring, delivering and 15 days' storage, we will charge 2c per bushel; if purchased by us no charge will be made for the first 15 days. Storage after first 15 days, $\frac{1}{2}$ c per bushel, for each 15 days or part thereof. Cleaning, $\frac{1}{2}$ c per bushel. All grain stored with us is insured for benefit of owner."

If all elevator men who have ample storage room would refuse to store grain except on the terms stated in the foregoing, less trouble and some profit would result from storing for growers.

CONTRACT BREAKERS.

Judging from our St. Louis letter, some of the shippers of this market are making an heroic effort to have their contracts with buyers in the Southeast lived up to. Five cases have recently been settled satisfactorily to the shippers; and one case is of especial interest to every shipper, in that the court has held that, in cases where a bank discounts draft attached to shipper's order B. L., the grain becomes the property of the bank.

It may cause a lot of litigation to teach Southeastern buyers the rights of shippers, but the gain seems easily worth the cost. Many Southeastern buyers are already disposed to do business on the square, but there are so many tricksters in that territory that the only remedy for the shippers seems to be to form a close corporation for prosecuting every buyer who does not live up to the spirit and letter of his contract.

The assn., organized at St. Louis last June, was ideal in its aims and purposes, but for some inexplicable reason, nothing has been heard of it since the meeting.

Many members of the trade are somewhat careless in making contracts, but all would be educated to the sanctity of their written contract if it became necessary to abide by it. Careless methods are in a large degree responsible for the dismally lack of regard for a contract. Too many dealers who suffer thru the breaking of a contract are wont to swallow their loss and let it go, thereby leaving the other party to the contract to believe that he may expect frequently to escape liabilities by stubborn refusal to abide by the letter of his contract.

The Southeast has no monopoly on contract breakers and it would seem one of the first duties of all the assns. to lend their voice and influence to the strict enforcement of the letter and spirit of all contracts. If every member of the trade understood that the assns. would vigorously denounce him unless he lived up to his contract, he would be very careful to avoid making contracts he could not carry out to the letter.

Letters From Dealers

SHIPPERS PREFERENCE RESPECTED.

Grain Dealers Journal: It may interest you to know that we are just in receipt of a letter from a prominent commission house in another market stating that several of their shippers have written to them indicating a desire to have their grain handled here by our firm instead of by the regular representatives of that house, and we are wondering whether this sudden expression is due to a paragraph written by "Louis" for the last number of the Journal. If so, we are much obliged. It is certainly a singular co-incidence.—Receiver.

CORRECTION OF FALSE REPORTS.

Grain Dealers Journal: With reference to certain press reports regarding the Iowa Grain Dealers Ass'n, I wish to say that, the resolution adopted by members of the Chicago Board of Trade Sept. 10th, 1904, in regard to "handling all grain from anybody who had grain to sell, etc." was not considered or even mentioned in the order or business that came before the Governing Board of the Iowa Grain Dealers Ass'n at its meeting Sept. 13th, 1904.

If there is any disruption among the members of this ass'n it has not as yet reached this office. We have added about 35 members since April 1, 1904, to date, several applications being received recently.

The membership of the Iowa Grain Dealers Ass'n includes individual dealers, line elevator companies, and also farmers elevator companies, and the work of the ass'n is conducted along broad lines. We recognize no distinction as between the different classes of dealers named.

The grain dealers of Iowa are certainly paying farmers as high prices as it is possible to do and provide sufficient profit to pay expense of maintaining equipment and keeping open markets at all times for the convenience of the farmers and the public.

I do not believe there is a station in the state of Iowa where margins of profit have exceeded what would be considered legitimate by the courts.

The officers of the Iowa Grain Dealers Ass'n. I am sure, would be glad to investigate and consider any case where unreasonable profits have been taken by its members. Any farmer who might thus make complaint to this Ass'n will be given an impartial hearing.—Yours truly, Geo. A. Wells, Sec'y, Des Moines, Ia.

GREAT DOIN'S WITH FARMERS ELEVATOR COS.

Grain Dealers Journal: I am running a cross roads' university, but I manage on the side, by means of the Journal and other trade papers, to keep in touch with the grain business. Have been watching things a little for about 18 months and I rise to remark there are "great doin's" going on.

As you know in my career I have examined the books of some farmers' cos. It was not my fault if they were bank-

rupt. They had called the doctor when the coroner was the proper fellow. And the fellow who had "done the dirt," said I had "pizened" them. Now it happened that the same sort of a fellow was called in as midwife, whenever a new farmers' company was born. Under his prescription the child soon would have "fits" and the only remedy on the earth he had for fits was "soothing syrup."

Knowing that other infants would be ailing and being a humane sort of "cuss" I suggested different treatment and expressed my opinion that all that class of doctors were quacks.

With this idea in view, I sent out some letters to the nurseries of new born infants. Lo and behold I have the worst kind of a row on my hands. I'm a man of peace but I remark incidentally that since the "hatchet has been dug up," I expect to have a nice collection of "hair" in my wigwam and don't think I shall lose my own scalp either.

Experienced grain men tell me they do the major part of their grain business on track bids. The commission men have their proper sphere. No one denies that. But when they try to make the managers of farmers' cos. believe *their* way is the *only* way, then they're out of their orbit and they'd better get back into it or "something" will "bump into them."

At one of the farmers' conventions self-constituted patron saints got the farmers to pass a resolution that the "commish" men were the only people.

Now in some of my letters I have called attention to the fact that the market might break while a car was getting in to a commission firm and the shipper might lose. If this advice was heeded it would upset the "preserve jar" of some of the aforesaid firms.

Then again I was impious enough to state I wouldn't trust a manager to buy grain on commission. I have found one case where a manager's commission was \$600 in one month. So as I was interfering with the "pickings" of some managers I've got more trouble on my hands. Well, I'm taking all of it comes my way. "Rings" form in all kinds of societies, and a fellow don't need a spy glass to see a very dark "African" in a certain woodpile. When firms send out representatives to persuade the farmers there's "millions" in it (provided the stuff is shipped to their firm), and that business can be done on about one-half the proper margin, it's time somebody was calling attention to it.

There are some people who seem to think the only reason a farmer's company exists is in order that they may pull the aforesaid company's leg. And they come very near doing it, too.

One representative of a firm writing to me on these subjects said: "We couldn't get along without the fellow who didn't know it was loaded." That kind of a fellow usually plays with himself or somebody else. The same representative wrote me that "something was happening right along in this and other states." I guess so too. And some of the people mixed up in the "something" are sorry it did happen but by the time they hunt up a club, the "promoter" is further down stream looking for a fresh batch of suckers.

There is no use in talking, some of the farmers' companies have swallowed the bait, hook and all, and by the time they get "loose" their "insides" will be all torn out.

And the festive fisherman goes angling for more of the finny tribe, singing

"I like the farmers' companies
And by them I will stand,
With a buzz-saw in place of a tongue
And a rip-saw in my hand."
Yours muchly, Cox, Pesotum, Ill.

Asked—Answered

STRIPPER FOR GRASS SEED?

Grain Dealers Journal: Will some one please tell me if there is a machine for clipping grass seed off the tops before the hay is cut, and where such a machine can be bought?—Henry G. Smith, Birmingham, Ala.

ARE GOLDEN OATS DISTINCT VARIETY?

Grain Dealers Journal: Will someone who knows, tell me to satisfy some doubting Thomases, whether golden oats shipped from Chicago are a distinct variety of oats. Some of the buyers here insist that golden oats are weather stained, and there is a prejudice against them which I want to overcome.—Henry G. Smith, Birmingham, Ala.

WHO SHOULD PAY EXCHANGE AT DESTINATION?

Grain Dealers Journal: Replying to the communication of Edwin Beggs in the Journal of Sep. 10th. If grain is sold, positively f. o. b. shippers track with no exceptions to *actual* f. o. b. terms, (either implied or inferred,) shipper should receive the equivalent of spot cash at his home bank. However, on account of the usual guarantees, of destination, weights, grades, and frequently other trade qualifications and specifications, the payment of drafts at buyers bank without exchange, has established a general custom with the trade. It is my opinion that a definite contract embodying "with exchange" would be necessary in order to justify the shipper in making draft payable "with exchange." Very respectfully, J. W. McCord, Columbus, O.

DOES REFUSAL TO PAY DRAFT VITIATE CONTRACT?

Grain Dealers Journal: Will the readers of the Grain Dealers Journal kindly inform us through these columns their opinions in regard to the liability of buyer and seller under the following circumstances: A quotes B a price on grain, subject to protestable demand draft with B. L. attached. B orders 1000 bu. and the day after the order is received A ships, in good faith, a car containing as nearly the quantity as he can command, making draft according to contract.

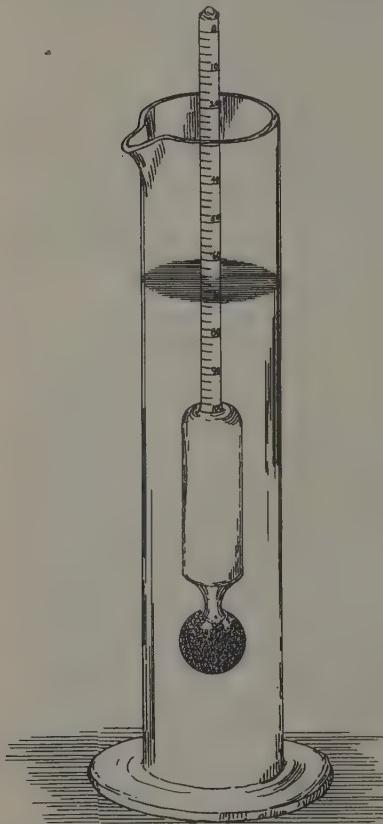
Draft is presented at B's office, payment refused because B has left the city and made no provision for its payment, and therefore protested. A receives the customary notice of protest through the U. S. mail and by lively use of telegraph service catches the car, diverts it and applies it upon another contract. A few days later B demands the grain and threatens suit.

Has A fulfilled his contract, or has B a claim against it? If so, what and why? Yours truly, A. H. Bennet, Topeka, Kan.

Use of Calcium Chloride in Cooling Water of Gasoline Engines.

To prevent the bursting of the water jacket of the gasoline engine cylinder it is customary in frosty weather to empty the water out of the jacket over night, or when the engine is not to be used for some time. Neglect to do so may prove costly. It is almost as necessary to empty the tank containing the cooling water, which entails the disagreeable task of pumping the tank full next morning. The operation of the engine and the starting of the machinery must wait until the tank is filled.

All danger of bursting the cylinder



Salometer for Calcium Chloride Solution.

jacket on account of the neglect or failure of the man in charge to empty out the water, can be overcome by dissolving a chemical in the water to prevent it from freezing in the most severe weather. This, of course, prevents the tank from freezing as well as the cylinder from bursting.

The best and cheapest chemical to use is calcium chloride, a white, solid substance like salt, which makes a colorless solution when dissolved in water. Unlike salt it does not rust the tank. Thousands of tons of calcium chloride are in use in artificial ice factories to keep the circulating water from freezing. It is used in the cooling water of automobiles, and since it was first used to any extent in gasoline engine cooling tanks two years ago, this chemical has given perfect satisfaction.

Calcium chloride is an antiseptic, having no odor of its own, and will remain odorless even if left standing for a long time.

It will not evaporate; neither will it form sediment of any kind. Its quality of absorbing moisture instead of evaporating makes it exceedingly useful in the water barrels and fire pails that are kept standing for fire protection in grain elevators. A small quantity of calcium makes it unnecessary to replace water lost by evaporation from the fire pails; and in winter there will be no danger of the water freezing and becoming useless.

The quantity of calcium chloride to use to withstand a given degree of frost is shown in the table herewith, in which the sign + denotes temperature above zero and the sign — below zero Fahrenheit.

Commercial Calcium Chloride to each gallon.	Degrees at 60 deg. F.	Degrees at 60 deg. F.	Freezing point, Fahr.
1/2 lb.	3	12	+29 F.
1 lb.	6	27	+27 F.
1 1/4 lb.	9	36	+25 F.
1 1/2 lb.	10	40	+23 F.
1 3/4 lb.	11	44	+21 F.
2 lb.	13	52	+18 F.
2 1/4 lb.	15	62	+14 F.
2 1/2 lb.	20	80	+4 F.
3 lb.	22	88	-150
3 1/2 lb.	24	95	-8 F.
4 lb.	26	104	-17 F.
4 1/2 lb.	28	112	-27 F.
5 lb.	30	120	-39 F.
5 1/2 lb.	32	124	-54 F.

While the solution can be made up by dissolving the given number of pounds, it is preferable to regulate the strength of the solution by the hydrometer, as shown in the table. A special hydrometer is made for this purpose and given free by a manufacturer of calcium chloride, and is shown in the engraving herewith. The hydrometer is marked in degrees salometer as well as degrees Beaume. It is floated upright in the water and the depth to which it sinks as marked on the scale indicates the strength of the solution. At the maximum density of 5 1/2 pounds per gallon or 124 degrees salometer, the water will not freeze above 54 degrees below zero Fahrenheit. When the solution does congeal, it is more like snow, honey-combed, and will not crack the bottle in which the test is made. This quality makes the calcium still more valuable.

The calcium chloride is sold in drums, containing 700 pounds. These drums are made of very thin sheet iron and are filled completely by the calcium, which is poured in in a melted condition and hardens into a stony substance, which must be broken up before dissolving. Before taking off the end of the drum the drum should be beaten all round with an ax or sledge hammer. The pieces of calcium should be placed in the cooling tank where the water will dissolve the substance in the course of time. The warmer the water the quicker the solution is effected. The metal drum is worthless and may as well be thrown away. None of the calcium should be left scattered on the floor, as it will create wet spots.

The cost of the calcium is 1 cent per pound, making the cost of a drum \$6.50 to \$7. It is sold at this low price on account of its being a by-product of the salt and soda industries. It contains no salt, however, and has no corrosive effect on the tank or the engine jacket. The pure calcium is almost neutral; and any corrosion could be only due to impurity. Gasoline engine tanks in which calcium has been used for two years show no corrosion in excess of the rust caused by plain water.

Patents Granted

Explosive Rotary Engine. No. 771,037. Michael Beck, Minneapolis, Minn.

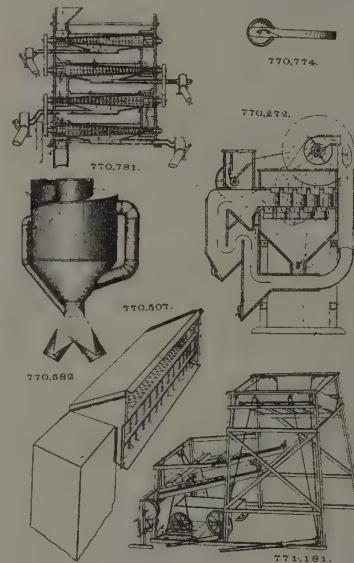
Explosive Engine. No. 770,872. Heinrich Sohnlein, Wiesbaden, Germany.

Carbureter for Explosive Engines. No. 770,559. Edward H. Clay, Chagrin Falls, O.

Ignition Plug for Explosion Engines. No. 770,927. Wm. Roche, Jersey City, N. J.

Gas Engine. No. 771,095. Eugene C. Richard, Detroit, Mich., assignor to Buick Mfg. Co., Detroit.

Internal Combustion Engine. No. 770,-



388. David Roberts, Chas. James and John W. Young, Grantham, Eng.

Feed Valve for Explosive Engines. No. 770,731. Lars Anderson, Chicago, Ill., assignor of 1/2 to Wm. A. King, Chicago.

Carbureter for Explosion Engines. No. 771,096. Eugene C. Richard, Detroit, Mich., assignor to the Buick Motor Co., Detroit.

Grain Separator. No. 770,507. (See cut.) Andrew E. Sable, Nanticoke, Pa. A trough is arranged in the separating chamber and provided with an open work bottom forming a screen. A series of magnets is inset from the front of the chamber.

Portable Grain Dump. No. 771,181. (See cut.) Everett R. Shettle, Spirit Lake, Ia. The front wheels of the wagon are raised by hand and the contents dumped into a box, which is lifted to the top of a tall framework by rope and pulleys. One side of the box is hinged, to let the grain out when the box is tilted.

Endless Air Trunk Separator With Air Replenishing Device. No. 770,272. (See cut.) Emil R. Draver, Richmond, Ind. The grain is fed thru an endless air current and is discharged thru an opening open to the atmosphere. An auxiliary fan has its inlet communicating with the endless air current conduit, for with-

drawing a portion of the endless air current and discharging it from the machine into a dust collector.

Car Seal. No. 770,774. (See cut.) Wm. M. McIntosh, Denver, Colo., assignor of $\frac{1}{2}$ to Carl H. Jackson, Denver. The seal is composed of a shield, a metal strap and a ring. The strap has one extremity secured to the shield and provided with two parts separated within the shield and adapted to receive the free extremity of the strap, the separated parts having two sets of closed registering orifices, thru which passes the heart-shaped ring.

Separator, Grader and Polisher. No. 770,781. (See cut.) Chas. T. Rowland and Lewis F. Longmore, Lowell, Mass., Longmore assignor to Rowland. The granulated material is fed into the smaller end of the first cone of a series, trunks connecting the larger ends of each cone, except the last, with the smaller end of the next following cone. The finer material passes thru the perforations of the cones, each cone being surrounded with an air-tight jacket receiving air only thru the perforations.

Dust Collector. No. 770,582. (See cut.) Robert L. Hollingsworth, Faith, Ga. The dust collector comprises a casting closed at the top and having a conical bottom, the casing being provided at its upper portion with a centrally disposed tube projecting above the top of the casting, forming a circular passage and having an air inlet pipe. The air outlet pipe is at one side of the casing and connects with the bottom, the contracted end of the latter being provided with a hood mounted at a suitable height.

An Interesting Exhibit at St. Louis.

Every grain dealer who visits the St. Louis Exposition will be interested in the Agricultural Bldg. and its many exhibits of grain and grain handling and improving machinery.

One of the most attractive booths contains the Huntley Mfg. Co.'s exhibit of grain cleaning machinery. Its various exhibits tell an important story of the development to which the manufacture of grain cleaning machinery has been brought in recent years. The company not only seeks to exploit its own machinery but to educate visitors to the necessity of securing clean grain in order to turn out the highest grade of products. Among the machines of interest to the

grain handling trade which the company exploits are the Monitor Elevator and Warehouse Separators, Smutters, Flax Cleaners, Oat Clippers and Seed Cleaners.

Seeds

Berne, Ind., Oct. 8.—Clover seed is a very light crop.—Berne Grain & Hay Co.

Clover seed in Ohio is reported poor in the U. S. Gov't weekly report of Oct. 4.

The Iowa Gov't report for Oct. 4 reports that the yield of timothy seed is heavy, but clover light.

Hart & Welles, seed dealers, have bot the property of the Johnson & Robinson Seed Co., Westfield, Conn.

Union City, Ind., Oct. 1.—The clover seed crop will be very light, and there will be very little seed to ship out.—Mead Grain Co.

The Ohio state board of agri. makes its final estimate of the clover seed crop of 1903 as 335,000 bus. This year's crop is smaller.

Oneida, Madison and Onondaga are the three counties of New York best adapted to alfalfa, according to investigations conducted by Cornell University.

The Leonard Seed Co., of Boston and John Shea of Lawrence, Mass., are involved in a suit regarding a contract to furnish seed. The company alleges \$300 is due; while Shea alleges he had to buy elsewhere the seed the company failed to supply.

The Hammond Seed Co.'s property at Bay City, Mich., has been sold to A. E. Botsford, pres. of the company, for \$15,000. The seed business of the company is said to have been profitable, the losses having been due to embarking in cereal foods.

Clover seed receipts at Toledo, O., for the season ending Oct. 7, were 16,086 bags, compared with 28,507 for the corresponding season a year ago. Shipments for the season have been 6,850 bags as compared with 6,715 for the corresponding of last year. Receipts for the week have been 3,190 bags, against 8,711 a year ago.

The seed control station at Zurich, Switzerland, has an international reputation, and is largely patronized by seedsmen in the other countries of Europe, as they prefer its test to those of their own

governments. All persons offering seeds for sale in Switzerland are required by the federal law to have them tested at the Zurich station, and to place upon each package the percentage of maturity and vitality as determined by the station test.

W. A. Simpson & Co., seed merchants of Baltimore, Md., whose warehouse and contents were consumed in the conflagration last February, have rebuilt, and during the past week moved into their new warehouse, which is erected upon their old site. Their new warehouse is a substantial five-story brick and stone structure, equipped in the best manner for the handling of their business. They are among the first to resume business in the burn district.—B. M.

Seed receipts at Chicago for the week ending Oct. 8 were 2,445,844 pounds of timothy seed, 392,621 pounds of clover seed, 380,940 pounds of other seeds, and 238,062 bus. of flaxseed; compared with 2,924,960 pounds of timothy seed, 175,022 pounds of clover seed, 750,230 pounds of other seeds and 79,875 bus. of flaxseed for the corresponding week a year ago. Shipments for the week have been 754,684 pounds of timothy seed, 113,976 pounds of clover seed, 319,880 pounds of other seeds and 10,187 bus. of flaxseed, compared with shipments of 878,655 pounds of timothy seed, 95,620 pounds of clover seed, 1,298,050 pounds of other seeds and 8,850 bus. of flaxseed for the corresponding week of the last year.

E. W. V. Kuehn, Toledo, had the following to say at the close of last week's business: There are two prominent features to the present clover seed situation. One is the marked decrease in the receipts for the week as compared with the same week a year ago, there being 600 bags received during the week as against 8,700 bags for the week ending Oct. 1. We are now 12,000 bags behind last year. We ought to be piling up stock now, but we are not. The prices are surely high enough, and if there was any great amount of seed still out, these prices would surely bring it to market. The fact of it is, there is no great amount of seed to come. It is my honest belief that the clover seed crop in this country will be less than half a crop. The weather during the past few weeks has been unfavorable to the stubble crop, therefore, I am not looking for much of a resource from that direction. The movement of seed is the lightest it has been since 1898.—H. D.

Rejected light weight wheat is flooding the Minneapolis market. Millers condemn the stuff as worthless for grinding. Most of the poor stuff will go into feed.

Macaroni wheat is selling at Minneapolis at about 17 cents under No. 2 northern. At the beginning of the season a year ago so many were afraid of it that the discount was as much as 25 cents per bu. Now a durum wheat is in strong demand and sells easily at what looks like a fair price, considering the difficulty of grinding the hard grain.

The grain crops of the 50 governments of European Russia, are semi-officially estimated at 11,420,000 qrs. winter and 32,500,000 qrs. spring wheat; 90,300,000 qrs. winter rye; 82,800,000 qrs. spring oats and 26,700,000 qrs. spring barley; compared with 16,000,000 winter and 40,000,000 spring wheat; 93,000,000 winter rye; 68,500,000 spring oats, and 34,600,000 qrs. spring barley, for 1903.



Exhibit of Monitor Cleaning Machines at St. Louis Exposition.

Crop Reports

CANADA.

Regina, N. W. T., Sept. 20.—In the eastern part of the Territories the condition indicated in the July bulletin has not been uniformly maintained owing to unfavorable weather conditions which delayed ripening in some districts and rendered some of the later crops susceptible to damage by frost. To a small extent the presence of rust on wheat, especially in the heavier and later portion of that crop in some places in the eastern part of the Territories, is also a factor in the situation, but the damage to the wheat crop of the Territories from this cause is not at all serious. In that portion of the country lying north of Calgary along the line of the Calgary and Edmonton Railway reports are on the whole favorable, the condition of all crops having distinctly improved since the date of last bulletin, and where good seed has been used the yield promises to be heavy. In Southern Alberta and in District 6 the yield, on account of continued drought, will be very light except where irrigation has been properly made use of during the growing season. Taking everything into consideration the condition of the crops at harvest time is satisfactory, and points to a yield per acre well up to the average, with a larger proportion of grain of good quality than last year.—J. R. C. Honeyman, Deputy Commissioner of Agri., Gov't of the N. W. Territories.

ILLINOIS.

Emington, Ill., Sept. 27.—Corn acreage fully up to the average, condition good. All out of the way of frost. Yield will be 40 to 50 bush. to the acre.—S. C. Taylor.

New Holland, Ill., Oct. 4.—About the usual acreage of corn; 75 per cent of yield; badly down. Oats light crop, quality good. Wheat fine yield, quality good.—D. M. Burner.

Odin, Ill., Oct. 5.—Wheat small acreage, none for shipment. Oats small acreage and none for shipment. Corn fair, about enough for local trade only.—The A. M. Woodward Co.

Cornell, Ill., Oct. 5.—About 60 per cent of the oat crop still in the farmers' hands in this vicinity. Corn crop will average about 45 bu. per acre. Not much new corn sold here yet.—J. V. Shaughnessy & Co.

Neoga, Ill., Sept. 23.—Corn about 75 per cent of an average crop and about 80 per cent of it out of the way of ordinary frost. Oats was about 50 per cent of an average crop of good quality. No wheat raised here to amount to anything and our home millers have to ship in their wheat to supply their trade. Timothy hay about 75 per cent of an average crop.—F. D. Voris.

Muncie, Ind., Oct. 1.—The prevailing opinion seems to be that corn will need until Oct. 15 to mature. When the stalks appear to be drying up you can go into the field and find roasting ears. There is much complaint of dry rot. Oats are a good half crop.

New Lebanon, Ill., Oct. 7.—Oats yield 45 bu. per acre. Quality excellent, weight 32 lbs. to 35 lbs. test. Barley, acreage lighter than average, yield 30 to 35 bu., quality good, color bright. Rye, yield 25 bu., quality good. Corn, 90 per cent ripe and sound. Acreage above average, no frost to injure. Yield will be heavier than average, in fact the best for many years.—L. S. Ellithorpe.

INDIANA.

Union City, Ind., Oct. 1.—Corn is badly blown down, ripening very uneven, promises considerably less than last year's crop, and of inferior quality.—The Mead Grain Co.

IOWA.

Menlo, Ia., Sept. 24.—Fine crop of corn, which is practically out of the reach of frost.—Howard Wirt.

Ringsted, Ia., Oct. 3.—Corn is entirely out of the way of frost. There will be a fairly good yield of fair quality.—G. W. Dickinson, Agt. Interstate Eltr. Co.

Anita, Ia., Oct. 7.—Corn crop looks fine, about all out of the way of frost. Oats and wheat crops were light in this locality.—P. C. Chinn, Agt. Wesley Eltr. Co.

Grimes, Ia., Oct. 4.—The corn crop is in

fine condition here. The acreage is the largest for some time and the quality is good, well filled out, and it is entirely safe from frost.—Atlas Grain Co., E. L. Kreger, Agt.

Gilbert Sta., Ia., Oct. 4.—A larger acreage of corn than last year, the average is good and out of the way of frost. The acreage of oats is less, the quality is better, but not very plentiful.—Western Eltr. Co.

Whittemore, Ia., Sept. 10.—Weather perfect. I would consider the corn crop as follows: 65 per cent good sound corn, balance 35 per cent good to fair. Large acreage. Oat crop an excellent one, some oats testing as high as 36 lbs. to the bu.—H. E. Reed.

Gilbert Sta., Ia., Oct. 4.—Acreage of corn is larger than last year, yield 35 to 40 bu. per acre. All corn safe from frost. Owing to the size of the ears, husking will not start as soon as in former years. The ears seem large and well filled out, but rather larger cobs than usual. Oats poor yield, quality good. The yield is from 15 to 40 bu. per acre.—Sanford Shearer.

Garner, Ia., Oct. 6.—The acreage, condition and yield of corn in our vicinity is as follows: Acreage about the same as the last few years, the yield about the same as last year, except corn. Quality much better than last two years. Oats test 30 to 35 lbs., last year 20 to 26. Barley about as last year. Wheat, very little raised here. Flax, very little raised. Corn 50 per cent better than last year, and larger yield. First killing frost Oct. 5 to 6.—Adam Schneider.

Grafton, Ia., Oct. 5.—Wheat, acreage same as last year, condition poor, average 5 bu. Corn acreage one-quarter more than last year, condition fair, average 10 to 45 bus. Oats, acreage one-quarter more than last year, condition, good, average 25 to 50 bus. Rye, poor condition. Barley, acreage one-quarter less than last year, condition fair, average 15 to 35 bus. Flax, acreage one-quarter less than last year, condition good, average 8 to 12 bus.—Hunting Eltr. Co.

KANSAS.

Halstead, Kan., Oct. 5.—Crop of wheat for 1904 about 75 per cent of an average condition, very much damaged by excessive rains. Yield about 10 to 12 bus. per acre. Oats an entire failure. Corn very good, possibly the best crop since 1889.—The Halstead Mfg. & Eltr. Co.

Halls Summit, Kan., Oct. 6.—Crop conditions here are bad. We did not get in the acreage usually planted, on account of the wet weather. Last spring and later was too dry. The hay crop is good. Corn about 10 bu. Oats, fair but very little sown. Wheat good as a total, but one of the lightest crops raised in several years.—State Grain & Lumber Co.

MICHIGAN.

Chelsea, Mich., Oct. 4.—The wheat crop is just as good as a failure. Some farmers will not have enough for their own flour. The condition is very poor. Barley is below the average for yield. Corn had the appearance of a good crop, but the frost has spoiled about half. Rye and oats are good and full crop.—Wm. Bacon-Holmes Co.

MARYLAND.

Baltimore, Md.—Farmers in Maryland have been very busy cutting corn and seeding wheat. While there has been a deficiency of moisture, conditions have otherwise been favorable and a full acreage will be planted. Under normal conditions the wheat acreage in this state does not vary materially, hence it is not likely that high prices will induce farmers to increase the area very materially. The corn crop is a satisfactory one, and the quality excellent. Corn made rapid growth in August and is well matured, there being little chaffy or unmerchantable corn in the state as far as reported. The demand for milling wheat from south and southwestern sections shows no abatement, and Baltimore's stock of No. 2 red wheat is steadily being absorbed by the mills. The demand is so general that even the lower grades, are in request and sales of steamer No. 2 red for interior shipment are being made. This demand has advanced the price of spot and December wheat, and put this market on a milling basis and hopelessly out of line of exportation, a rather unnatural position for a seaboard market. Maryland and adjacent sections had a good crop of wheat, in comparison with other winter wheat sections, and present prices are a great boon to farmers of this state.—B. N.

MINNESOTA.

Ormsby, Minn., Oct. 1.—Threshing all done here. Oats average 40 bu., barley 25 bu., and wheat 15 bu. Good quality. Corn killed by frost. Very little will be marketed.—P. C. Bowers.

Melby, Minn., Sept. 28.—Threshing is about half done. Flax and oats good, but wheat was so badly damaged by rust that the average is only 5 bu. to the acre, and will on an average test about 40 lbs.—H. P. Lander.

Morgan, Minn., Oct. 5.—The wheat crop of this county is fairly good, average about 10 bu. per acre, with the average grade No. 2. About one-third of it in farmers' hands, balance all marketed and threshing done.—C. Green.

MISSOURI.

Concordia, Mo., Oct. 3.—Our corn crop will be about like last year if the frost stays off another 10 days, but should the frost come before the 10th, we will not make merchantable corn to amount to very much. The bulk of our corn was planted from the 22nd to the 26th of May, and from the 12th to the 20th of June; it takes weather to make it, and we had four warm days last week with from 85 to 95 degrees in the sun.—F. H. Kueck.

Columbia, Mo., Oct. 5.—The month of September has given very satisfactory conditions for maturing the growing crops, and for preparing the land for sowing wheat. Fall pastures are generally in excellent condition, and live stock with few exceptions are doing well. The rains in September have pushed the maturing of the corn crop, and while on the last day of August only 70 per cent of the crop had reached the roasting ear stage, now, September 30th, the date for mailing our reports, 73 per cent of the entire crop is beyond any danger from killing frosts, and in two weeks more practically the whole crop will be safe. The average condition of the crop for the whole State is 77, which is an improvement of two points during the month, and is only slightly below the ten year average. The greatest improvement is noted in some of the northeast and central counties. The highest condition for any section is in the southeast, where the season all the way through has been the more favorable. On all well drained soils there is generally a good crop, while on the wet soils the crop is generally poor. This varied condition, even in the same neighborhood, makes it very difficult to estimate accurately at this time the probable yield. However, the present average condition indicates an average yield per acre a little below the ten year average. The acreage this year, including what was abandoned on account of wet weather and floods, is 6,847,000, or a decrease from last year of nearly 8 per cent. If there is no killing frost before the 15th of October, there should be a total product for the State of approximately 175,000,000 bus., which will be about five-sixths of the total State product for last year. It is estimated that 39 per cent of the entire crop will be cut for the fodder, and if we have fair weather during the present month a most excellent crop of fodder will be harvested. Seven per cent of last year's corn remains in the farmers' hands. The farmers are making good progress with wheat sowing, although a few of our correspondents state that it is too wet for seeding, while in a few localities it is too dry to put the ground in the best condition. The estimated acreage that will be sown this year is 5 per cent less than that sown last year, but will be practically the same as the acreage that was harvested this year, there having been about 5 per cent of last year's seeding not harvested on account of rust and insects. Fifty-three per cent of the crop had been seeded on Sept. 30, compared with 56 per cent of the crop sown on the same date last year. The average condition of the crop that has been sown for the whole State is 92, which is considered a very satisfactory condition for this time of year. A great loss from rust last year is no doubt the cause for the reduced acreage. Upon the other hand, the high price of the wheat at the present time has caused some farmers to increase their acreage. The use of commercial fertilizers has increased in the State by 2 per cent over the amount used last year. The greatest increase is in the northeast and central sections, where it is 9 per cent above the amount used on the previous crop. In the southwest and southeast sections there is a slight decrease in the amount of fertilizers used, caused no doubt largely by the wet weather of the last two seasons.—Geo. B. Ellis, Secy. State Board of Agri.

NEBRASKA.

Nacora, Neb., Oct. 5.—Crops good.—A. E. Severance.

Osmond, Neb., Oct. 6.—The condition on the present crop is good. Oats is going on an average 40 bu. Not much wheat raised. Corn, fine crop and good quality.—J. L. Dennis, Agt. Anchor Grain Co.

Bennet, Neb., Oct. 7.—Wheat acreage small, yield poor, quality very poor, No. 4 from 40 to 52 test. Oats light, No. 3. Corn acreage large, yield will be about an average, but the quality will be very good, as there is no frost to hurt yet.—E. C. Northway, Agt. Duff Grain Co.

Garden City, Ia., Oct. 6.—Oats threshing all done, with a yield of from 30 to 35 bu. per acre, fair quality, about 35 per cent of crops marketed. Corn in this district is looking better than I have seen it for the last three years, with at least an increase of 10 per cent in the acreage. Very little feeding will be done in this district this winter. The first frost visited this district Oct. 6.—Agt.

Osmond, Neb., Oct. 5.—Acreage of wheat 5 per cent, yield 8 bu., quality poor. Acreage of oats 35 per cent, yield 45 bu., quality good. Acreage of barley 15 per cent, yield 25 bu., quality fair. Acreage of corn 45 per cent, yield 40 to 50 bu., quality good. The weather has been better than we could expect this fall and, therefore, the farmers have been able to harvest and thresh their small grain under the most favorable conditions. The prospect for corn could not be better.—Atlas Eltr. Co., E. W. Fischer, Mgr.

Omaha, Neb.—The final crop report on wheat, oats and rye, as issued by the Nebraska Grain Dealers Assn., Sept. 26, showed the following results for the state at large: Winter wheat, 1,667,688 acres with a yield of 12 bu. to the acre, making a total of 18,868,938 bus.; 373,656 acres of spring wheat with an average yield of over 8 bus. to the acre, giving a total of 2,746,350 bus. Of the entire wheat acreage, both winter and spring, only a little over 9 per cent will grade No. 2, and 35 per cent No. 3. Only a little more than 2 per cent, or 750,509 bus. of 1903 crop is still in the country. Oats, 2,122,927 acres, averaging over 30 bus. to the acre, give a total of 67,081,147 bus. for the state, 77 per cent of which will grade No. 3 or better. Over 1 per cent, or 622,348 bus., was carried over from 1903 crop. Rye, 125,380 acres, averaging over 15 bus. per acre, give a total of 1,948,405 bus. Of the wheat and oats acreage sown, over 10 per cent of the wheat acreage and over 3 per cent of the oats acreage was a total loss, and the crop was figured on the basis of acreage harvested. Special attention was called to the greatly decreased wheat acreage in the southwest counties, known as the third division, and also the large amount of acreage which was a total loss. In this one division alone, 40 per cent of the wheat acreage sown was a total loss. This, together with the decrease in acreage sown, and also a lighter yield per bu., decreases the yield for this division over six million bushels. Last January, in a report, it was found that for the entire state, the acreage had decreased over 9 per cent. Taking everything together, the yield for the entire state was decreased from that of last year, about fifteen million bus., which it would seem is abnormally great, but which the reports showed to be a fact. Last year the yield, as given out in their report, for both winter and spring wheat, was over 35,000,000 bus. of winter and spring wheat.—E. C.

NEW YORK.

Baldwinsville, N. Y., Oct. 4.—Wheat one-half crop, corn one-half crop, oats large crop, and hay average.—James Fraze Milling Co.

OHIO.

Middletown, O., Oct. 4.—Wheat has about all moved. Quite a lot of corn is being held by the farmers for better prices. The crops look fine and we will have a big crop.—H. W. Kress.

Brighton, O., Sept. 24.—The yield of oats has been very good here, averaging about 50 bu. per acre, but the wheat crop was very poor, yielding about 8 to 15 bu. per acre. The quality is not very good, there being considerable shrunken wheat.—The Brighton Eltr. Co.

Carrollton, O., Sept. 30.—Weather favorable this fall for seeding. More than usual acreage of wheat sown. Wheat not more than half a crop in this country. Oats above the average. Prospects for corn not more than half a crop. Hay good, but a little below the average in quantity and quality.—Taylor & Lawrence.

Columbus, O.—According to the last monthly report issued by the state board

of Agriculture, this has been a very poor year for the wheat crop. The report places the crop at 18,693,067 bus., which is less than half a full crop and four bus. per acre under the normal. Over 18 per cent of the total area seeded was plowed up this spring, and sown to oats or planted to corn. On the other hand, the oats yield was 67,117,200 bus., more than an average crop. Corn promises to be only 73 per cent of an average.—H. D.

Cuyahoga Falls, O.—The acreage for the next crop of wheat is 25 per cent more than for the crop just harvested. The price of wheat during seeding time encouraged the farmers to plant more than they otherwise would have had the price been lower. The quality of the wheat in some portions of this section of the state is very good, while in others it tests all the way from 50 to 58 lbs. The yield is about 75 per cent of an average crop. Farmers about here are holding their wheat for more money, fully believing they will realize \$1.50 per bu. before next Jan. We will not get their wheat all at one time as heretofore, but it will be delivered by degrees.—C. M. Walsh, Gen. Mgr. Walsh Milling Co.

OKLAHOMA.

Waukomis, Okla., Oct. 4.—The yield of corn in this section above the average, and quality good. Seeding about finished and wheat coming up fine.—Geo. M. Lovell.

Waukomis, Okla., Oct. 5.—We raised about two-thirds of a crop this year, of which one-half has been marketed, one-sixth will go for seed, one-third to go to market yet, average 15 bu. per acre. Seeding will be over in two weeks. Weather just a little dry at present. There will be a full crop sown this fall. Early sown wheat is up and looks fine.—M. C. Grosselclose.

SOUTH DAKOTA.

White, S. D., Oct. 7.—Wheat in this section is running from 3 to 10 bu. per acre. The lowest price paid was 25 cents and the highest brought \$1.05 this season, both loads being purchased from the same man the same day. Barley is good in color but light in weight. Oats are a good crop. Flax is good also. We will have a fine crop of corn. There is more oats shipped from here than all other grains put together. Average test of wheat about 43 lbs. per bu.—E. T. Alguire.

TENNESSEE.

Tullahoma, Tenn., Oct. 8.—The acreage in corn is a little above the average crop, probably a 10 per cent increase. The grade is good. My report shows an average of about six barrels to the acre in my vicinity in a radius of ten miles square; however, a part will yield ten barrels to the acre. The present wheat crop is about exhausted. The acreage for the future crop is large, the farmers' energy having been stimulated, it seems, by the strength of high priced wheat. Very little oats and rye are raised in my vicinity; however, the grade is very good.—Hugh Ledford.

TEXAS.

Dallas, Tex., Oct. 5.—Investigation which has been going on by millers and grain men developed the fact that Texas will have at least a ten per cent increase in acreage in wheat, and that the other small grain will have an increase in acreage, but it is probable that the increase will be greatest in wheat. This is somewhat early to make an estimate on the matter, as the farmers are not anything like through plowing for wheat, but the increase in wheat land to date is fully 10 per cent, and in some sections more. Many of the dealers are urging the farmers to give even great space to wheat from the fact that the shortage in the general crop will make the Texas crop next season, which comes on first command a high price, and this line of reasoning is having effect on the farmers.—J. S. W.

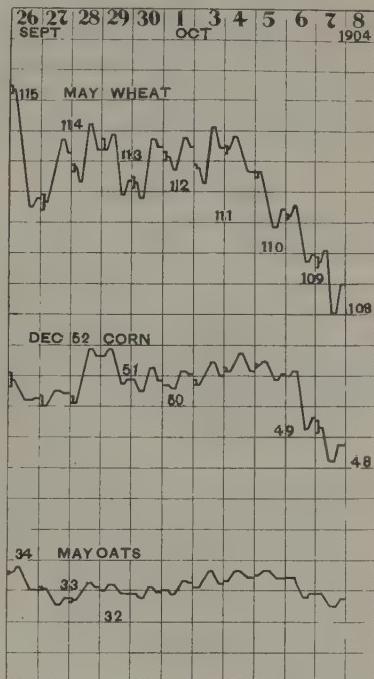
Receipts at Primary Markets.

Corn receipts at primary markets for the present crop year prior to Oct. 10 have been 42,434,361 bus.; against 45,372,083 bus. for the corresponding period a year ago.

Receipts of winter and spring wheat at the leading primary markets since July 1 and prior to Oct. 10 have been 72,076,816 bus.; compared with 67,870,374 bus. for the corresponding period of the preceding year.

Chicago Prices

The opening, high, low and closing quotations on May wheat and oats and December corn at Chicago for two weeks prior to Oct. 10 are given on the chart herewith.



Black rust appears to be poisonous to the human system. Threshing crews in South Dakota this season are said to have been compelled to lay off for three days to recover from the effects of the inhalation.

E. M. Higgins of the Armour Grain Co., Chicago, has been on the Pacific Coast for the past two weeks buying wheat for shipment east. Other firms are making large purchases at 70 to 75 cents, and an aggregate of over 10,000,000 is expected to find its way to Chicago and Buffalo, Detroit and Toledo.

The Department of Agriculture has issued orders to employees of the weather bureau at all the principal cities to release weather reports and forecasts simultaneously, according to Washington time. Grain dealers at St. Louis, Kansas City and Chicago complained that other cities got the reports earlier. Whether the complaint had any foundation is unknown, but the fact that certain interests acted just before the reports reached some markets gave color to the claim.

Wheat is now a high price, but from every standpoint the situation is very acute. Undoubtedly this country has grown the smallest total crop on record, relatively speaking. Of course it is a blessing to the farming community that the price is starting at a high level, but that very fact forebodes danger later on from the speculators' standpoint. It may mean the usual, or the lowest price at the tail end of a short crop. The danger, however, for the time being will lie in selling short. The usual factors are for naught, and the only thing to do is to go with the tide.—Edward G. Heeman.

Grain Trade News

ARKANSAS.

Argenta, Ark.—The Argenta Eltr. Co. has installed two of the improved Howe Hopper Scales of 100,000 bus. capacity, each equipped with Howe Type Recording Beams, purchased of the Borden & Sellick Co.

CALIFORNIA.

San Francisco, Cal.—Joshua Crewe, of the grain firm of Girvin & Eyre, was married at San Rafael, Sept. 24.

Colusa, Cal.—C. C. Hickok's grain and lumber office was robbed of \$175, Sept. 30. A window screen had been cut out.

San Francisco, Cal.—The Merchants Exchange on Sept. 26 adopted standards for choice milling, No. 1 milling, No. 1 Sonora wheat, all 60 pounds; No. 1 white wheat, 59 pounds; No. 1 dark feed barley and Chevalier barley.

San Francisco, Cal.—John W. Grace, head of the firm of W. R. Grace & Co., and one of the older members of California grain shipping firms, died recently at his country home in West Morling, Eng. Mr. Grace retired from active business in 1898 and has since resided in Eng.

CANADA.

Hitchcock, Assa.—A. Forcier will operate a warehouse.

Gilbert Plains, Man.—An eltr. and mill are being erected.

Fairview, Man.—G. B. Murphy's eltr. is almost completed.

Deloraine, Man.—The Colonial Eltr. Co. will operate an eltr.

Heward, Man.—The Andrew Gage Co., of Winnipeg, will build an eltr.

Manitoba and the Northwest Territories now contain 982 grain eltrs. and warehouses.

Moosomin, Assa.—It is rumored the C. P. Ry. will soon survey a line to reach the Arcola branch.

Baldur, Man.—Harry Laidlaw, of Brandon, has assumed charge of the Winnipeg Eltr. for another season.

Wetaskiwin, Alta.—R. L. Rushton and F. Payton, formerly the Rushton-Payton Grain Co., have dissolved partnership.

Great activity in the movement of grain is reported by the C. P. Ry. The marketings are much heavier than a year ago.

Winnipeg, Man.—The meeting of the grain standards board was adjourned from Oct. 4 to Oct. 12, at 10 a. m., in the Grain Exchange.

Winnipeg, Man.—V. C. Herman, grain buyer for the Canadian Eltr. Co., at Eden, has been arrested here, charged with embezzlement. He is said to be short 7,000 bus. wheat.

Winnipeg, Man.—The press report that the grain dealers would buy no wheat from farmers except on track is untrue. The reluctance of dealers to buy is due to uncertainty how the new crop was going to grade.

Winnipeg, Man.—D. Horn, chief inspector, has failed to discover any burnt wheat

in the sample loaded at Ft. William and alleged to contain burnt grains. It is believed the mixing with burned grain must have occurred after the grain left the eltr.

Port Arthur, Ont.—The steamer Empire, which cleared for Sarnia, Oct. 3, carried the first cargo of this year's crop, consisting of 25,000 bus. wheat. The movement is late. A great deal of the crop will have to be held for spring shipment; and the eltr. storage, the considerably enlarged, will be filled before the winter is over.

Toronto, Ont.—At a recent meeting of the Board of Trade the following were recommended to the government for appointment on the Dominion survey Board: C. B. Band, H. N. Baird, John Carrick, Thomas Flynn, W. D. Mathews, J. C. McKeggie, and J. L. Spink, all of Toronto; J. D. Flavelle, Lindsay; Hedley Shaw, St. Catharines, and W. E. Milner, Brampton.

Winnipeg, Man.—The first car of winter wheat was received at Winnipeg recently by Thompson, Sons & Co., from Walker & Hanson, of Claresholm, Alberta, Northwest Territory. The grain was sown in the fall of 1903, passed the winter unharmed by frost and was harvested in good condition. The wheat was graded No. 1 white winter. The berry is clean and plump and is expected to make excellent flour.

Winnipeg, Man.—The Grain Exchange on Sept. 30 adopted a resolution that No. 1 northern be the contract grade of wheat; provided, that either No. 1 hard, or No. 2 northern, shall be deliverable on the whole or part of any contract at the differences in prices of such grades, and the grade of No. 1 northern, current on the day of delivery. Any dispute arising between buyer and seller as to the current differences in price of the several grades shall be determined as by law provided.

Winnipeg, Man.—The Court of Appeal of Toronto has dismissed the action of the Goderich Eltr. & Transit Co. against the Dominion Eltr. Co., to recover storage charges aggregating \$2,250. The court found that the authority of the Dominion Co.'s agent was limited, and subject to confirmation. The negotiations were for winter storage, and the Dominion Co. desired the term to end July 1. When the agent changed the term to end May 1 the Dominion Co. repudiated the contract, and the space remained empty all winter.

Winnipeg, Man.—The fact that wheat shipped from Manitoba had become mixed with burnt grain on being loaded out of an eltr. at Point Edward recently, led the Toronto Board of Trade to prepare the following resolution, which has been approved by the Grain Exchange: That the Government of Canada be requested to require that eltrs. receiving graded grain to the east of Fort William be licensed and bonded and be subject to such regulations as are necessary to insure the different grades being kept separate and distinct and to prevent any further occurrences of such a mixture and as far as possible secure the shipment of the identi-

cal grain received on account of each shipper.

CHICAGO.

Memberships in the Board of Trade are selling at \$3,350.

Wm. Hogan, a member of the Board of Trade, died Sept. 26.

The Union Eltr. and annex, operated by the Harris-Scotten Co., has been declared a regular warehouse.

Max H. Whiting has been appointed receiver for the National Linseed Oil Co., on a claim by a creditor for \$9,066.

The annual report of the Chicago Board of Trade Mutual Benefit Assn. shows \$61,604 paid out during the past year.

The Board of Trade was closed Oct. 8, to celebrate Chicago Day, and to permit many members to swell the attendance that day at the World's Fair.

Pres. Jackson, of the Board of Trade, will appoint delegates to represent the Board at the meeting of the interstate commerce law convention at St. Louis, Oct. 28.

Old style deliveries of wheat went out at the end of September and option traders are glad the annoyance of the two styles is ended. All trades in December and May wheat are new style.

The first trade in wheat for delivery in July, 1905, was made Oct. 5, at 98 cents, closing at 99 $\frac{1}{4}$. The discount under May is due to the possibility that the next crop of winter wheat may be a heavy one.

Nelson B. Updike, of the Updike Grain Co., had his automobile smashed recently while trying to avoid two pedestrians who had darted in front. Mr. Updike had his head cut, and his companion was thrown out of the vehicle.

Otto E. Lohrke has retired and his Chicago business will be taken over by his partners, Wm. Knight and Robert McDougal, under the firm name of Knight & McDougal. Geo. M. Patch and Alfred McDougal are with the new firm.

A. J. White & Co. are defendants in a suit brot by Robert B. Lytle to recover \$1,018 lost in grain speculation. As White & Co. are members of the Board of Trade and the trades were legitimately executed, the best legal opinion is that Lytle can recover nothing by pleading the baby act.

It is alleged that the Armour Grain Co.'s Eltr. D. has been insured with a waiver of the right of subrogation for the railroads' liability for loss by fire without payment of the extra charge for the waiver. The complaint was made by the stock companies, who insist upon the collection of the extra premium for the waiver.

Eltrs. C, Annex and D, of the Counselman estate at South Chicago have been sold to John C. Shaffer, who will operate the houses in the same manner as in the past under the name of the recently organized Chicago & Rock Island Eltr. Co., with a connection with the Cleveland Grain Co., at Cleveland, O. The company will do a storage and shipping business.

After the conference with the grain committee of the Board of Trade the Illinois Railroad and Warehouse Commissioners changed the wording of the rules for grading hard winter wheat, to read: The grades of Nos. 1, 2, 3 and 4 hard winter wheat shall correspond in all respects with the grades of Nos. 1, 2, 3 and 4 red winter wheat, except that they shall be of the varieties known as hard winter wheat. In case of mixture of hard

winter wheat with red winter wheat it shall be graded according to the quality thereof and classified as hard winter wheat.

ILLINOIS.

Hervey City, Ill.—W. S. Smith is building an eltr.

Industry, Ill.—Ellis & Wagner will build an eltr.

Cazenovia, Ill.—Bachman Bros. are building an eltr.

Fayette, Ill.—H. I. Masters & Co. are building an eltr.

Brooklyn, Ill.—Frank Gallesath put in an eltr. for unloading ear corn.

Stonington, Ill.—The American Hominy Co. has purchased the Davis Eltr.

Washburn, Ill.—Geo. Moschel is tearing down his old house and will rebuild.

Douglas, Ill.—F. A. Miller has sold his eltr. to Jos. Potter, of Galesburg, Ill.

Hallsville, Ill.—F. H. Williams, of Clinton, is building a new house at this point.

Mt. Zion, Ill.—W. S. Smith, of Mt. Zion, has begun building his new eltr. at Hervey City.

Collison, Ill.—The Farmers Eltr. Co. has been organized, and will build an eltr.

Charlotte, Ill.—Rogers Grain Co.'s eltr. burned Sept. 19, with 4,000 bus. of shelled corn.

Sharpsburg, Ill.—O. S. Nash will join his north crib and eltr., doubling his corn capacity.

Leland, Ill.—W. C. Farley has sold his eltr. and grain business to the Leland Farmers Co.

Dillsburg, Ill.—E. E. Stribling will erect an eltr., to be 26 x 20 ft., and about 60 ft. in height.

Howkes, Ill.—C. H. Hopwood, of St. Anne, will build an eltr. on the new branch of the C. & E. I.

Fancy Prairie, Ill.—The Fancy Prairie Grain & Coal Co. has increased its capital stock from \$8,000 to \$15,000.

Roscoe, Ill.—Hutchins & Whiting are successors to Chas. Whiting, the latter having sold $\frac{1}{2}$ interest to B. H. Hutchins.

Blue Mound, Ill.—The National Eltr. Co., of Indianapolis, has bot. the eltr. of Peter Costello. Mr. Costello has gone to Idaho.

Galesburg, Ill.—James O'Connor has bot W. H. Kiernan's interest in the eltr. on West Main St. W. C. Johnson will be manager.

Kemp, Ill.—The National Eltr. Co. has bot the Cuppy & Moss eltr. and will build additional cribs to accommodate 65,000 bus. of grain.

Muncie, Ill.—B. B. Minor has built a model oat house of 33,000 bu. capacity, as an addition to his eltr., making a total capacity of 55,000 bus.

Steward, Ill.—Titus Bros. have torn down their eltr. on the C. B. & Q. and have built a modern house on the new branch of the C. M. & St. P.

Ohlman, Ill.—The eltr. of the Big Four railroad was burned Oct. 4. The fire is said to have been caused by sparks from an engine. Loss about \$3,000.

Alton, Ill.—The Sparks Milling Co. will erect a 30,000-bu. iron tank eltr., to cost \$4,000. This will make the total capacity of the Sparks eltrs. 120,000 bus.

New Windsor, Ill.—M. J. Merryman has bot the eltr. of Hough & Spivey. Mr.

Spivey has retired from the grain business, Mr. Hough continues at another point.

Peoria, Ill.—The Independent Cereal Milling Co. incorporated, \$150,000 capital stock, to rebuild the Lake View mill at Averville into a 300-bbl. oat mill.

Cowden, Ill.—Root and Westervelt, of Shelbyville, have purchased the Harwood hay property, consisting of ten acres of land and barn of 800 tons capacity.

Windsor, Ill.—The Windsor Grain Co., which is nothing but a farmers company, has bot the eltr. of Gould & Bruce. The regular dealers are Moberley & Co.

Lanesville, Ill.—The eltr. of E. R. Ulrich & Sons has been sold to Jacobsen, Beall & Co. They will take immediate possession and will remodel the house.

Foosland, Ill.—Noble Bros. have about completed their new eltr. on the site of their bldg., which was burned last July. They will be ready to take in grain in a few days.

Stonington, Ill.—Mansfield & Co. have started to take in grain at their new house. This eltr. was built on the site of the old McNelly house, and is a modern eltr. in all respects.

Remember that if Chicago gets a new charter and municipal courts, the justice courts will no longer be used to encourage car thieves to help themselves to grain shipped to Chicago.

Papineau, Ill.—Charley Bahnke is now working in the R. F. Cummings Grain Co.'s eltr. at this point, Fred Sievert having resigned his position to assist his father in the grain business at St. Anne, Ill.

Fairland, Ill.—The Fairland Grain & Lumber Co. has let the contract to J. F. Younglove for a 12,000 bu. eltr. to be equipped with two stands of eltrs. and a Fairbanks-Morse 8-h. p. Gasoline Engine.

Mattoon, Ill.—The Mattoon Eltr. Co.'s eltr. was burned Sept. 29, with 3,000 bus. of oats, and 2,000 bus. of corn. Four freight cars were damaged and their contents, baled hay, ruined. Loss, \$12,000. Insurance, \$10,000.

St. Anne, Ill.—The Sievert-Tegge Grain Co. has bot the eltr., coal and implement business of C. H. Hopwood. Mr. Sievert, who is president of the 1st Nat. Bank, will have charge of the business. Mr. Tegge is of the Tegge Bros., of Papineau.

Decatur, Ill.—Suffern, Hunt & Co. have bot T. J. Kiser's Wabash Eltr., at Hammond, Ill., and will erect, in its place, a modern 25,000-bu. eltr., to be in operation Dec. 1. They have leased F. L. Suffern & Co.'s eltr. at Cisco, Ill., on the I. C. Ry. and are remodeling it into a 40,000-bus. modern eltr.

Their new eltr. at Garber, Ill., on the Wabash, is being remodeled into a 50,000-bu. modern eltr. Their new eltr. on the I. C. and Vandalia roads, at Turpin, Ill., is completed, and their new 75,000-bu. eltr. at Sadorus, Ill., on the Wabash, will be completed in 30 days. Mr. Kizer will operate his eltr. on the C. I. & W., at Hammond.

Peoria, Ill.—Receipts at Peoria during the month of Sept., 1904, as reported by R. C. Grier, secy. of the Peoria Board of Trade, were: Flour, 61,800 bbls.; wheat, 106,400 bus.; corn, 1,103,000 bus.; oats, 885,700 bus.; rye, 24,000 bus.; barley, 267,100 bus.; mill feed, 712 tons; seeds, 450,000 bus.; broom corn, 30,000 lbs.; hay,

5,130 tons; compared with 54,200 bbls. flour, 56,800 bus. of wheat, 1,692,800 bus. corn, 785,800 bus. oats, 11,200 bus. rye, 83,300 bus. barley, 600 tons mill feed, 270,000 lbs. seeds, no broom corn, and 6,000 tons hay during Sept., 1903. Shipments for Sept. amounted to 82,320 bbls. flour, 95,500 bus. wheat, 450,200 bus. corn, 693,100 bus. oats, 8,000 bus. rye, 165,700 bus. barley, 3,781 tons mill feed, 120,000 lbs. seeds, 30,000 lbs. broom corn and 1,070 tons of hay; compared with 65,132 bbls. flour, 39,200 bus. wheat, 517,000 bus. corn, 698,800 bus. oats, 9,600 bus. rye, 25,200 bus. barley, 5,540 tons mill feed, 240,000 lbs. seeds, no broom corn, and 1,470 tons hay, during Sept. last year.

INDIANA.

Fort Wayne, Ind.—John B. Ross & Co. have gone out of the grain business at this point.

Indianapolis, Ind.—The Red Cross Cereal Co. incorporated, \$20,000 capital stock. Directors, A. H. Hayward, Wm. H. Kerman and Edward Wuensch.

State Line, Ind.—The purchasers of M. A. Current's eltr. at State Line were incorrectly named in this column, Sept. 25. The buyers are J. E. Morrison, F. A. and E. P. Finch.

Logansport, Ind.—Chas. W. McCormick, formerly in the grain business at Monticello, has leased the W. E. Hurd eltr. Mr. Hurd will, on account of ill health, spend the winter at Lewisville, Ark.

INDIAN TERRITORY.

Chickasha, I. T.—A. E. McKenzie has been appointed deputy grain inspector by A. H. Jackman, grain inspector for Oklahoma.

South McAlester, I. T.—The Hartford Insurance Company has been organized under the laws of Indian Territory, with an authorized capital of \$2,000,000, of which \$5,000 is paid in, according to the affidavits of the incorporators. The promoters are W. P. Harris and Jesse L. Rogers. Rogers is now under indictment by the federal grand jury in New York for alleged use of the mails to obtain money fraudulently. The prosecution arose from the efforts to rid New York of "wild cat" companies. He is also enjoined by Judge Herrick of Albany from operating in New York with the Phoenix Underwriters, a Lloyds. After the New York proceedings Rogers located here and is operating the Phoenix Underwriters. Elevator owners who want reliable insurance in strong companies shud patronize the mutuals.

IOWA.

Essex, Ia.—G. M. Gwynn will build another eltr. here.

Radcliffe, Ia.—Himmel Bros. have sold their eltr. to the Wesley Eltr. Co., of Wesley.

Woodburn, Ia.—F. R. Dalby has bot the grain and lumber business of J. N. Copcock.

Rockwell City, Ia.—B. F. Owens will build an eltr. on the Newton & Northwestern line.

Ringstead, Ia.—Geo. Livermore, of Swea City, has bot the Western Eltr. Co.'s eltr., and will take charge at once.

Des Moines, Ia.—It is said the Rock Island is neglecting grain shippers on its

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branch lines to supply cars to main line points.

Packwood, Ia.—DeLong Bros. and Ed. McFarlane, of West Chester, have bot the grain and lumber business of Young & Nickolous.

Yorkshire, Ia.—An eltr. of the Chicago, Milwaukee & St. Paul R. R., operated by the Neola Eltr. Co., containing 2,000 bus. of grain, burned Sept. 20. Loss, \$4,000.

Sioux Rapids, Ia.—Winterfield & Haase have bot the grain and coal business of C. T. Likins. They say: "An adv. in the Grain Dealers Journal did the business."

Des Moines, Ia.—The Anchor Grain Co., Minneapolis, with \$200,000 capital, and the Edwards-Woods Co., St. Paul, with \$100,000 capital, have been chartered to engage in the eltr. business in Iowa.

Des Moines, Ia.—Congressman Hepburn persists in refusing to vote for the Quarles-Cooper bill, as the interests of all interstate shippers dictate, and accordingly the shippers are determined not to vote for him. That is fair.

Menlo, Ia.—Howard Wirt has purchased of the Lawbaugh estate, an eltr. at Menlo of 20,000-bu. capacity, and one at Glendon of 15,000-bu. capacity. Both these houses were sold through the advertising columns of the Grain Dealers Journal.

Pierson, Ia.—Farmers eltr., incorporated, \$4,000 capital stock. Incorporators, B. Hathaway, L. H. Vannorsdel, C. J. Blensdell, W. Herbold, W. E. Culler, D. W. Hardie, E. H. Schaeffer, F. W. Paterson, O. L. Cole, E. Van Vlack, E. L. Page and Wm. DeWitt.

The hasty, shortsighted agitator who is circulating false reports about dealers withdrawing from the Iowa Grain Dealers Assn., shud bear in mind that the assn's membership paid dues on 896 eltrs. April 1, 1904. It may please them to know that 930 eltrs. are now in the assn.

Adair, Ia.—A. C. Savage, who recently sold his eltr. to Mr. Marsh, and is now cashier of the bank at Adair, writes: I have enjoyed the Grain Dealers Journal very much. It is doing good work for the grain dealer and offering many helpful suggestions and I certainly wish it continued prosperity.

Ida Grove, Ia.—The State Auditor's report on the business of the Grain Shippers Mutual Fire Ins. Assn., for 1903, showed that the Receipts for 1903 were as follows: Cash on hand first of year, \$4,580.73; Assessments, \$65,475.85; Receipts from Other Sources, \$12,553.86. Total, \$82,610.44. EXPENDITURES: Losses paid, \$57,523.60; Agents Services, \$12,993.69; Officers Services, \$3,358.73; Employees Services, \$4,334.75; Other Expenses, \$4,261.08. Cash on hand Dec. 31, 1903, \$138.50. Losses adjusted and not paid, \$843.93.

The Cattle Growers are after the scalp of Representative W. P. Hepburn and watching Senator J. P. Dolliver very closely. Their assn. has issued a pamphlet entitled "The Transportation Tax," in which it charges Congressman Hepburn, who is chairman of the Interstate Commerce Comitee of the House, with working for the railroads and against the interests of the shipping public. It says: "Chairman Hepburn, as the record of the hearings before his committee on similar measures clearly proves, is an enemy to the principle of governmental regulation of interstate transportation rates. He persists in viewing the railroads as upon a plane with all corporations or business individuals."

KANSAS.

Studley, Kan.—James L. Davis will build an eltr.

Larned, Kan.—Chas. Morrison is building an eltr. here.

Claflin, Kan.—The Claflin Mill & Eltr. Co., incorporated; \$60,000 capital stock.

Kelly, Kan.—The machinery is being placed in the new eltr. of Kramer & Gellhaus.

Grinnell, Kan.—J. F. Jones, grain buyer, has had a large amount of sign work done on his eltr.

Bluff City, Kan.—The National Farmers Exchange will build an eltr. here and one at Blackstone.

Robinson, Kan.—The Gregg Bros. have reshelving their eltr. and will put in a solid stone foundation.

Lucas, Kan.—The Farmers Grain & Coal Co. has bot the mill and grain business of Nichols & Christ.

Ezbon, Kan.—The equipment for the eltr. of O. H. Schenck is being furnished by the York Foundry & Engine Works.

Topeka, Kan.—Atty. Gen. Coleman has employed two attorneys to assist in the prosecution of E. J. Smiley, sec. of the Kansas Grain Dealers Assn., before the U. S. Supreme Court.

Sterling, Kan.—The Farmers Co-operative Shipping Assn. has purchased of Borden & Selleck Co. an 80-ton 46-ft. Howe Railroad Track Scale with Howe Patent Recording Beam.

Wellington, Kan.—The Wellington Mill & Eltr. Co.'s eltr. was damaged by an overload of wheat, which caused the cracking of some of the piers and part of the foundation. The damage has been repaired.

Eskridge, Kan.—The eltr. owned by W. E. Thompson was burned Sept. 24, with 8 tons of hay belonging to Parmiter Bros. and about 100 bus. of corn belonging to A. T. Taylor. Insurance on the building and machinery, \$1,000.

Wichita, Kan.—T. H. Perkins, a teamster, and Clarence Cox, a youth of 14, are charged with stealing wheat. One night they went to the Missouri Pacific tracks and filled 21 sacks out of a car. The wheat was hauled to a mill and sold.

KENTUCKY

Louisville, Ky.—A. P. Hill, of Blue Mound, Ill., had a conference recently with Chief Grain Inspector Satterwhite, regarding the grading of grain shipped by him to A. Brandeis & Son. Mr. Satterwhite convinced Mr. Hill that the fault was not with the inspection.

LOUISIANA.

Kaplan, La.—The Rushmore Planting & Mfg. Co.'s rice warehouse and contents were destroyed by fire, Oct. 4. Insurance, \$26,000.

MARYLAND

Baltimore, Md.—The Wm. Hopps Grain & Hay Co. has secured the contract for supplying the fire department with feed for three months, at \$1,800 per month.

Baltimore, Md.—The recently organized Travelers and Merchants Asso. is working enthusiastically on various lines. The committee appointed to select a permanent home for the Asso., after examining a number of buildings, has recommended to the Executive Committee that the Brewers Exchange bldg. be acquired, at a cost not to exceed \$75,000. It is pro-

posed to conduct it as a commercial club, where all strangers will be welcome and make it their business headquarters while in the city.—B. M.

MICHIGAN.

St. Johns, Mich.—Stone & Burgess have bot the J. S. Osgood eltr.

Ionia, Mich.—K. R. Smith has installed an improved Hall Distributor in his eltr.

Sanilac Center, Mich.—F. A. Bickle has bot his partner's interest in the Bickle Eltr. Co.

Stockbridge, Mich.—The Stockbridge Eltr. Co. has had its eltr. equipped with an improved Hall Distributor.

Leslie, Mich.—L. J. Bickhart will not rebuild his burned milling plant at this place, but will build at Three Rivers.

Sanilac Center, Mich.—Greeley & Co. are building an addition to their eltr. Increase of business necessitates additional storage capacity.

Detroit, Mich.—The Puritan Cereal Co., incorporated, \$24,000 capital stock. Stockholders, E. A. Withey, D. E. Thomas, H. H. Markham and D. B. Richardson.

Holly, Mich.—Joseph Olk has retired from the eltr. and implement firm of McLaughlin Bros. Co. Jas. and Thos. McLaughlin will continue the business under the same name.

Lansing, Mich.—F. Thoman has bot the interest of J. P. Thoman in the milling and grain firm of F. Thoman & Bro. The mills will be reopened and will be managed by C. J. DeRoo, assisted by F. H. Thoman.

MINNEAPOLIS

The Washburn Eltr. Co. incorporated, \$100,000 capital stock. The incorporators are W. D. Washburn, Caleb Crane and Wm. H. Keller.

J. T. Kenney, formerly in charge of grain shipments in the general offices of the Minneapolis & St. Louis Railway, has left for New Ulm to be traffic manager of the Eagle Roller Mill Co.

The percentage of No. 1 and 2 northern in the September wheat receipts was 33.86 this year, against 40.72 last year. This year the percentage of No. 3 was 15.09, against 7.82 last year during September.

The Chamber of Commerce will vote Oct. 11 on the proposed change in the rules to make No. 2 northern wheat a good delivery on contract at a discount of 5 cents per bus., and that not more than 50 per cent of the lower grade can be delivered on any contract.

MINNESOTA.

Fosston, Minn.—The Farmers' Eltr. Co. has leased its eltr. to L. T. Larson.

Milaca, Minn.—The New London Milling Co. will erect a warehouse and eltr.

Cannon Falls, Minn.—The R. E. Jones Co. has enlarged and improved the eltr.

Kensington, Minn.—The Whallon Grain Co. has leased the farmers' eltr. at this place.

Kasota, Minn.—Frank Griffin will have charge of the Hubbard & Palmer eltr.

Ellendale, Minn.—The Farmers Milling Co. has bot the Sheffield-King Eltr. for \$4,650.

Carver, Minn.—August Edberg, grain buyer at the Century Eltr. Co.'s eltr. has resigned to accept a position with the

New Prague Milling Co. at New Prague. Euclid Massey is his successor.

Buffalo, Minn.—The Northern Grain Co. of Minneapolis has bot the Independent Eltr.

Winthrop, Minn.—A. J. Rignell, has been appointed wheat buyer for the Exchange Eltr.

Seaforth, Minn.—The Farmers Eltr. Co. has been organized. They will buy or build an eltr.

A meeting attended by 25 members of the Tri-State Grain Dealers Assn. was held Sept. 24 at Mankato, Minn.

Duluth, Minn.—The receipts of wheat here for Sept. totaled 5,583 cars of which 63 were Kansas hard and 440 western winter.

Detroit, Minn.—The Andrews & Gage eltr. is to be rebuilt and enlarged. The work will not interfere with the buying and handling of grain this fall.

Melrose, Minn.—The Melrose Milling Co. incorporated to do a milling, grain and eltr. business. Incorporators, Carl Munk, H. J. West, G. W. Stewart.

Amboy, Minn.—A hearing was held by Judge Quinn at Mankato recently in the case of the bankrupt Farmers Eltr. Co. It is believed the court will order an assessment of \$50 on each stockholder, and \$50 additional for each share. As the assets of this concern are only \$200, against liabilities of \$6,800 it is believed the farmers who thought there was big money in shipping their own grain will find out that they were sadly mistaken.

MISSOURI.

Salisbury, Mo.—Leach Bros.' eltr. burned with a loss of \$7,500. Insurance \$3,700.

St. Louis, Mo.—The Merchants Exchange was closed Oct. 8, in honor of Chicago Day at the Exposition.

St. Joseph, Mo.—The hearing of W. H. Harroun at Kansas City on the charge of issuing fraudulent warehouse certificates will be held Dec. 21.

St. Louis, Mo.—W. B. Harrison has become a member of Minor, Powell & Co., and has personal supervision of the shipping of grain for the firm.

Kansas City, Mo.—A meeting of grain dealers was held at the Board of Trade Oct. 4 to consider means of reducing the charges for weighing at Kansas City, Kan.

St. Louis, Mo.—A conference of the Missouri Railroad and Warehouse Commissioners and the freight traffic representative of the railroads was held Sept. 27, to consider the effect of the new maximum rate schedule. The roads claim the new schedule cancels the old rate.

ST. LOUIS LETTER.

The Chicago "Boys" arrived on Chicago day at the World's Fair. They all arrived on the night of Oct. 6, and a goodly number were visitors on the floor Friday. It will simply be impossible for them to have other than the best time ever.

The weighing department has secured the services of an expert scale man, whose duties are to look after all scales in their use. This is another good step in the right direction. It is only a question of a short time when St. Louis weights will be held up as ideal.

F. P. Brockmann Grain Co. won a case during the past week from one of the southern grain dealers. The outcome of these cases is the result of organization, and it is the intention of all St. Louis grain shippers that, in future, contracts will have to be lived up to.

The case of Connor Bros. Co., St. Louis, vs. R. L. Crook & Co., Vicksburg, Miss., for damages to the extent of \$300, for the refusal of Messrs. Crook & Co. to accept corn sold them in 1902 was dismissed. Messrs. Crook & Co. compromised by payment of the full amount claimed, and costs of the court.

The case of the Illinois State Board of Warehouse Commissioners vs. The Merchants Exchange weighing department, set for Oct. 3, at East St. Louis, was postponed until further notice. This case is looked forward to with interest, as it will decide who will be in charge of weighing in East St. Louis.

On Oct. 6 the stock of oats in public eltrs. at St. Louis and E. St. Louis was 1,072,865 bus, and about as many more were in private houses. Considering the fact that our receipts have only been nominal this year, this is a remarkable visible. We would like to have some of the export demand, which we hear so much about, come this way. On the same date there were 3,089,887 bu. wheat and 45,582 bu. corn in public eltrs.

The Veiled Prophet's ball was given Oct. 4 in the hall of the Merchants Exchange. The beautiful decorations and electrical effect were left hanging until Oct. 5 when a promenade concert was given to the members and families of the Merchants Exchange. Needless to say, a most enjoyable evening was spent, some of the younger set staying until the "wee hours." Refreshments, etc., were served by Hellery.

During Sept., 1904, the total receipts of wheat at St. Louis were 3,339,620 bus.; against the total for the month of Sept., 1903, 2,735,820 bus. This not only shows a material increase in business, but we are pleased to report that our markets are much broader, and we stand very heavy receipts without affecting prices. At present our market is slightly overstocked with low grade wheat, but good wheat is in excellent demand.

David Pitt Rowland, formerly pres. of the Merchants Exchange, died here Oct. 3. Mr. Rowland was actively engaged in the grain business for many years, but was in the insurance business at the time of his death. At a meeting of the board of directors resolutions of condolence were adopted, and all former presidents and present officers of the Exchange attended the funeral in a body. Mr. Rowland was an uncle of D. R. Francis, pres. of the World's Fair.

On last Tuesday the case of W. B. Peeples, of Athens, Ga., vs. Orvis Grain Co. of St. Louis, was dismissed. Messrs. Peeples issued an attachment against a car of oats which was billed to them, shipper's order. The court held, that inasmuch as the draft had been discounted by the bank, with bill of lading attached, the car of oats was the property of the bank. Two other cases of a similar nature against Orvis Grain Co. were dropped as a result of the decision.

During Sept. there were 5,866 cars of grain supervised by the weighing department. Out of this number there were 333 cars with leaky grain doors, 25 cars leak-

ing over grain doors, 293 cars with leaky boxes, 96 cars leaking at end windows, 174 cars not sealed at all, 384 cars sealed on one side, and 1,088 cars not sealed at end windows. This report means 2,393 cars, out of a total of 5,866, received in bad order. This is much worse than previous reports, and it looks as if shippers are not lending their efforts in securing good weights at terminal markets.—Louis I.

NEBRASKA.

Ord, Neb.—Bert Lloyd is buyer for the Wells-Abbot-Nieman Co.'s eltr.

Creighton, Neb.—The Updike Grain Co. is building an addition to the eltr.

Papillion, Neb.—A. W. and L. D. Clark will erect an eltr. at this point.

Milligan, Neb.—Fred. Bahr of Eagle, Neb., has bot an eltr. at this station.

Ceresco, Neb.—Henry Roberts has had an improved Hall Distributor installed in his eltr.

Exeter, Neb.—N. M. Becker has taken charge of the Trans-Mississippi Grain Co.'s eltr.

Blue Springs, Neb.—The Farmers Eltr. Co. will build a second eltr. instead of remodeling.

Lincoln, Neb.—The Powell Grain Co. will conduct a general grain and provision business.

Hooper, Neb.—The Henry Roberts eltr. has been equipped with an improved Hall Distributor.

Elgin, Neb.—The Elgin Eltr. Co. has bot the Nye-Schneider-Fowler Co.'s eltr. E. Gailey is mgr.

Rescue, Neb.—The Ewart-Wilkinson Grain Co. has bot the plant of the Rescue Eltr. Co. for \$4,000.

Wahoo, Neb.—The Ewart-Wilkinson Grain Co. will make some extensive repairs on its eltr. this fall.

Octavia, Neb.—A. L. Pomeroy of Exeter, will take charge of the Trans-Mississippi Grain Co.'s eltr.

Unadilla, Neb.—A farmers grain company has been formed and they have bot an eltr. from Morton Bros. for \$5,000.

Syracuse, Neb.—The Farmer's Eltr. Co. will erect a modern eltr. on the site of its present bldg., to cost over \$6,000.

Lincoln, Neb.—The McCaul-Dinsmore Co. has opened offices here and will buy wheat for the milling trade of the Northwest.

Central City, Neb.—The York Foundry & Engine Works are installing a Boss Car Loader in the ele. of the Wells-Hord Grain Co.

Greenwood, Neb.—W. E. Hand, mgr. for the Railsback Eltr. Co. at Greenwood, was nominated by the republicans for representative.

Axtell, Neb.—The Hayes-Eames Eltr. Co. has placed an order with the York Foundry & Engine Works for a Howe Gasoline Engine.

Brainard, Neb.—The Omaha Eltr. Co. will build a 15,000 bu. eltr. on the Union Pacific spur near this point. G. T. Houstain has the contract.

Omaha, Neb.—The Nebraska Grain Assn. has been formed by Bernard J. Drummond and Geo. C. Thompson, to do a commission business.

Maynard, Neb.—The Jones Grain Co. is installing a Howe Wagon Scale and

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500-bu. Howe Hopper Scale furnished by the York Foundry & Engine Works.

Trumbull, Neb.—The Hayes-Eames Eltr. Co., will install a Howe Gasoline Engine in its eltr. at this station, furnished by the York Foundry & Engine Works.

Lincoln, Neb.—J. T. Evans, who recently moved from South Bend to Lincoln has sold none of his eltrs., and the change was made for convenience in directing the business.

NEBRASKA LETTER.

Smyrna—W. J. Elliott, of Superior, sold his eltr at Smyrna.

Angus.—W. C. Moore & Co. of Ohiowa, have disposed of their ele. at this place to Bures Bros.

The Nebraska Grain Association has no connection with the Nebraska Grain Dealers Association.

Mt. Clare.—The A. J. Denton Grain Co. of Nebraska City has bought H. B. Karsting's ele. here.

Lewiston.—Wm. Frey has recently completed a new ele. at this point. He joined the Nebraska Grain Dealers Assn. as soon as his ele. was completed.

Pauline.—T. F. Jones has sold his ele. to R. F. Antle & Co. Mr. Antle of the new firm has been connected with the S. R. Washer Grain Co. of Atchison, Kan., for several years past, and is an old experienced grain man.

Gretna.—The trial of Mr. Higbee, manager for the Farmers Company who recently left town, leaving his company in debt about \$8,000, but who returned to face trial, has been postponed until Oct. 10th. Nothing has yet been done regarding the re-opening of the ele.

Omaha.—About fifty Iowa millers held a meeting in Omaha on Oct. 6 to look into the wheat situation in Nebraska. While here they were the guests of the Omaha Grain Exchange, and special attention was given to wheat samples during the trading hour on the floor of the Exchange. In the afternoon a meeting was held, and in the evening they were tendered a banquet at the Commercial Club by the Omaha Grain Exchange, which was held early enough to give all a chance to take in the electrical parade that evening, given by the Knights of Ak-Sar-Ben.

NEW ENGLAND.

Portland, Me.—Light supply of flour in Maine. The retail dealers are buying only in the smallest way. The average dealer does not believe in the present high price of wheat and does not intend to get pinched.—E. P. Merrill.

BOSTON LETTER.

The Boston Chamber of Commerce entertained as its guests last week a delegation of 55 members of the Lower Austrian trade association.

Georgetown, Mass.—Henry P. Poor has sold his grain business to J. O. Ellison of Haverhill, Mass. Mr. Poor will still have charge of the business.

J. E. Southworth has severed his connection, as treas. of the A. Fred Brown Commission Co. to start in the grain commission business on his own account.

Hugh Hamlin, former asst. secy. of the New England Grain Dealers Assn., of Boston, is about to leave for Cripple

Creek, Colo., where he is to engage in the cattle raising business.

Seth Catlin, chief grain inspector of the Boston Chamber of Commerce, has just returned from a pleasure trip through Maine. He brought back a fine string of trout and bass, much to the envy of the other members of the party.—H. B.

NEW JERSEY.

Paterson, N. J.—The Joseph English Co. incorporated, \$20,000 capital stock, to deal in grain, hay and feed. Incorporators, J. C. English, Mary A. English and Wm. G. English.

NEW YORK.

Buffalo, N. Y.—A local bucket-shop has suspended.

Rochester, N. Y.—Frey-Watkins Co. incorporated, \$25,000 capital stock. Directors, J. B. Frey, J. W. Watkins, L. S. Foulkes.

Brooklyn, N. Y.—Colt Bros., Ltd., incorporated, \$5,000 capital stock. Directors, J. W. Colt, W. H. Shepard and J. C. Shepard.

Buffalo, N. Y.—Tower 1 of the Mutual Eltr. was slightly damaged by fire Sept. 23. Loss about \$50. An overheated journal was the cause.

New York, N. Y.—W. S. Post, formerly with Wm. T. Reynolds & Co., of Poughkeepsie, has engaged in the grain and feed business on his own account.

New York City.—The Frank J. Lennon Co. has been organized to deal in hay, grain and feed. The active members are Frank J. Lennon and Harry C. Arthur.

Buffalo, N. Y.—Referee Hotchkiss has allowed the claim of Chas. S. Van Patten of Burlington, Vt., for \$3,500 and John R. Ebersole of Clarence, for \$2,605, against the bankrupt firm of Heathfield & Washburn.

New York, N. Y.—Embargo on hay, via N. Y. Cent. and Erie still in force; supply by those roads regulated daily, according to volume of sales, thus keeping price fairly steady. Accumulations are gradually clearing up, and hay ready for shipment promptly, when embargoes are raised, will probably strike rising prices.—Gilbert Plowman & Co.

BUFFALO LETTER.

East-bound grain rates show no change if the experience of the canal boatmen is an indication and that often has to be taken as a guide. The canal is carrying quite an amount of grain, but the rate is only 3½ cents on wheat to New York.

The Washburn-Crosby mill ele. is now in use, the grain coming from the Frontier Ele. through the new conveyor built by the Steel Storage & Ele. Construction Co. With this arrangement it may not be worth the while to put in a marine leg.

The deluge of oats that set in this way some weeks ago by rail has now dropped off lower than the corn average, but it is predicted that it will be resumed before long, the cause of the decline is a diversion to gulf ports on account of the eastern markets being out of line. The oats are not giving out. Chief Inspector Shanahan reports all grain arriving in fairly good condition.

This is one of the hardest seasons for the grain dealer and carrier that has been experienced in a great while. For September there was only 12,302,000 bu. of grain received here by lake, when the

amount is some seasons about a million bus. a day, and the flour total is only 879,940 packages, which is also less than half the usual amount. There is no prospect of any improvement this season.

The visits of J. R. Ebersole of the neighboring town of Clarence on 'Change may easily include other matters than the watching of the grain market and buying wheat for his mill, as he is one of the sufferers from the operations of E. T. Washburn of tragic memory. His purchase of wheat through Washburn was also one of those that did not find their way to the books of Washburn's firm.

The list of members of the grain trade that have been posted on 'Change for failing to meet their alleged obligations is growing somewhat smaller, settlements having been made by the L. C. Daniels Grain Co. of Hartford, Conn., F. J. Laubis of Hepburn, O., and the Spencer Grain Company of Minneapolis. The decree against Duffy & Harrington of Otterbein, O., has been suspended 30 days pending settlement.

The now famous case of Spencer Kellogg against the ele. pool and the east-bound trunk rail lines comes up this month for trial. Though so far Kellogg has merely got far enough to enable him to begin at the beginning he has secured a decision or two that gives some color of a chance of showing that the conspiracy against his ele. claimed in his complaint has foundation. The defense usually speaks of the case as of no account.

The Western Elevating Assn. has held its fall rate meeting and adopted former winter rates and rules for storing grain. These rates differ considerably, being 1 5-8c for the season in the steel houses. The cut rate offered for summer business did not come to anything of account, as only about three small lots were secured. Of course the grain was not to be had, so if the experiment is to be tried on its merits it will have to be repeated when there is grain moving.

The rebuild of the movable leg and tower of the Electric Steel Ele., which was wrecked in a gale some months ago, is about completed. The insurance companies appear to have paid a round sum for the work, as the structure was costly. The reported loss at the time of the accident was \$4,500, but it is intimated that the actual loss was several times that amount. The wreck of two such towers in this harbor by wind has made it difficult to get cyclone insurance here.

It is California wheat now that is expected to help out the situation. Millers are anything but easy over the future. There is so little winter wheat to be had that many of the interior State mills will run very light if at all on this crop and now it is found that the spring wheat is very low grade, and the question is whether it is safe to buy it or pay the big premium asked for No. 1 northern. It is too early yet to get much idea of what Pacific coast wheat will do for us.—J. C.

NORTH DAKOTA.

Kulm, N. D.—Geo. Gackle will build a large eltr.

Knox, N. D.—J. A. Minckler has purchased the Haver eltr.

Rolla, N. D.—J. P. Elliott new 30,000-bu. eltr. is almost completed.

Mapes, N. D.—C. W. Turner, formerly manager of the National Eltr., has ac-

cepted a position with the Farmers' Eltr.

LaMoure, N. D.—The LaMoure Milling Co. will build a 40,000-bu. eltr.

Denhoff, N. D.—G. O. Helvig, Dawson, Minn., has bot the Gesche Bros. & Co.'s eltr.

Edmore, N. D.—C. E. Burgess is to have charge of the Burgess Eltr. Co.'s house.

Washburn, N. D.—The Washburn Grain & Feed Co., recently organized, has erected a large warehouse.

Elmer, N. D.—The Imperial Eltr. Co. has placed Ole Nyhus of Thief River Falls, Minn., in charge of their eltr.

Niles, N. D.—A. M. Iverson has leased and will operate the new eltr. at this point. R. McAuley will be in charge.

Josephine, N. D.—R. E. Manning, agent of the Powers eltr., was badly injured while adjusting machinery of the mill.

Underwood, N. D.—The Mandan Mercantile Co.'s grain warehouse was totally destroyed by fire Sept. 10. Insurance \$8,000.

Grand Forks, N. D.—The Thompson Farmers eltr., opened about a month ago, partially collapsed Oct. 1 and 3,000 bus. of flaxseed ran out. It is feared the whole building will go down.

Northwood, N. D.—C. E. Burgess will take charge of the Burgess Eltr. Co.'s eltr., and from this station will also manage the eltrs. being built on the extension of the Great Northern line.

Portal, N. D.—K. C. Knapp is charged with smuggling wheat from Canada and has given bonds to appear before the grand jury. He bot a wagon load from a Canadian dealer and sold the grain, amounting to 72 bus., to a farmer for seed.

OHIO.

Thorport, Ohio.—The new eltr. on the Z. & W. railroad will be operated by N. F. Kochensperger.

Belleview, O.—The Fangboner Grain & Seed Co. is a new firm composed of I. T. Fangboner and Jesse Buckingham.

Ohio City, O.—The eltr. of Dull Bros., also known as the Rockford Milling Co., burned Sept. 24. Loss, \$3,800; all insured in stock companies.

Circleville, O.—J. F. Bales & Son have succeeded the firm of Bales & Ashbrook. R. R. Bales is the new member of the firm. Mr. Ashbrook has retired.

Cincinnati, O.—The Southern Grain Co. has been incorporated by J. Allen Smith, W. W. Pamsly, Ben. B. Wilson and A. B. Taylor. Capital \$25,000.

Toledo, O.—The United Grain Co. has purchased of the Borden & Selleck Co. two 100-ton 48-ft. Howe Standard R. R. Track Scales, with Howe Type Recording Beams.

Cincinnati, O.—The Lybord Rice Co. incorporated, \$50,000 capital stock. Incorporators: G. H. Lybord, G. W. Wallon, W. W. Brown, J. S. Peebles and R. S. Boyce.

Morral, O.—Geo. Mahaffy of the Morral Lumber & Eltr. Co. and E. Ray Barnthouse of the J. P. Barnthouse Grain & Seed Co. have returned from a week's vacation at the World's Fair.

Stony Ridge, O.—The Churchill Eltr. Co. is building an eltr. on the site of the G. W. Wagoner eltr. and feed mill which was burned July 27. Mr. Wagoner will

remove to Toledo and continue in the feed grinding business.

The fall meeting of the Ohio Grain Dealers Assn. will be held at the Great Southern Hotel, Columbus, O., Tuesday, Oct. 25. A good attendance and an interesting meeting are expected. All regular dealers are invited. As heretofore, those in attendance will be entertained at luncheon.

TOLEDO LETTER.

Ohio City, O.—The Dull Ele., the property of the Rockford Milling Co., will be rebuilt.

Marion, O.—Fire caused a \$4,000 loss to the offices and wareroom of the Ohio Milling & Grain Co.

The Toledo Salvage Co. is handling the salvage grain from the recent eltr. fire at St. Joseph, Mo.

Thomas A. Taylor, pres. of the Northwestern Ele. & Mill Co., has returned from a six months' stay at Asheville, N. C., where he had gone for a better climate for his health.

James Hodge, of the United Grain Co., says his concern has been paid up in full insurance and were allowed all the salvage from the recent fire at the Michigan Central Eltr.

Joseph Tarault, formerly extensively interested in ele. property in this section, is now delving deeply in lumber property in the south, having recently purchased 21,400 acres of pine lands in North Carolina.

A cablegram from Arthur B. Emmick at London a few days ago stated that he had undergone a successful operation for a growth on the neck. Mr. Emmick was compelled to quit the grain business on account of his affliction.

Considerable wheat from the Pacific coast is finding its way to this market, as high as 200,000 bus. having been purchased by one concern alone. There is also Canadian wheat en route, but the bulk of the supply is coming from Kansas and the Dakotas.

Bryan, O.—The big Christman warehouse, leased and occupied by Poast & Hosack for the storage of hay and grain, was totally destroyed by fire a week ago last Saturday night. No insurance on the contents, while the loss on the building was covered one-third.

A. W. Boardman, of the East Side Iron Ele. Co., says that business with Toledo eltrs. is light; there being more eltrs. throughout the country and farmers being more able to hold their crops than on former years, makes business light in the larger centers.

The movement of grain to this market has shown a marked decrease the past week. The receipts of wheat was 59,000 bus. last week against 123,000 bus. for the previous week. Corn received last week was 40,000 bus. against 106,000 for the week previous. Oats also showed light last week when 78,500 bus. were received as compared with 160,000 bus. for the week before.—H. D.

OKLAHOMA

Jefferson, Okla.—McIntyre Bros. have succeeded Tully & George.

El Reno, Okla.—The Canadian County Mill & Eltr. Co. is building a corn eltr. in connection with its mill.

OREGON.

Portland, Ore.—A local mill recently sold 10 carloads of flour for shipment overland to Boston, Mass., the first order of the kind.

Portland, Ore.—The grain committee of the Chamber of Commerce established grades Sept. 21 on wheat. The oats and barley grades were taken up later.

Portland, Ore.—Seven grain buyers representing the largest firms at Chicago, Minneapolis, St. Louis and Battle Creek, Mich., have recently been at Portland purchasing large quantities of grain for eastern shipment. T. W. Swift of McLane, Swift & Co., Battle Creek, preceded the others by a few weeks.

Portland, Ore.—W. S. Sibson, one of the oldest wheat men in continuous service on the Pacific coast, has retired from the grain exporting business. Mr. Sibson gives as his reason for retiring the steady encroachment of the milling demand for wheat on the supplies which in former years were available for export.

PENNSYLVANIA.

Philadelphia, Pa.—George C. Gallagher's large grain warehouse was partially destroyed by fire Sept. 21. Loss \$10,000.

Marsh, Pa.—Jacob S. Brown, a grain dealer, hanged himself Sept. 29. He was 48 years old and well-to-do. Melancholia is said to have been the cause.

Pittsburg, Pa.—The Pittsburg Terminal Eltr. Co. incorporated, \$5,000 capital stock. Directors, Chas. Donnelly, Jr., Chas. F. Shirk and W. G. Rock.

PITTSBURG LETTER.

Collections in the hay and grain market are a little slow, although there is perhaps less trouble in this regard than there was last month. Dealers are inclined to hold off from pushing customers just as long as possible, and, of course, there are always some who will take advantage of leniency.

In contradistinction to shelled corn ear has slowed up in demand, and the market is easier. Although arrivals were not numerous, demand was moderate, and supply and demand were fairly well balanced. The latter has commenced to get the upper hand now, however, with the result that quotations are just about holding their own, with little doing.

Sympathy with stronger western markets, and improved demand here, have caused a growth in strength for the shelled corn market, the increase in firmness being quite considerable within the past two or three days. This is an important change, for the situation has been one of discouragement for some time recently, light receipts arriving, but those ample for all requirements.

Oats are improving slightly, but, as dealers say, there is no money to be made out of them on account of the high western prices as compared with what can be realized here. Demand is only moderate, and, up to this week, receipts have been more than ample for all requirements. A week ago the impression prevailed that the bottom was going to drop out of the market. Happily, for the present at least, that impression has been done away with, and there is more satisfaction with the movement of oats.

Receipts of mill feed show some increase, but demand is slightly brisker,

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and the market in better condition. Middlings are perhaps not quite so firm as they were two weeks ago, but they have held their own well considering the slack request, and there has been very little change in quotations for some time. Bran has been somewhat neglected for several weeks, but it has held its position as to price without any retrograde, although it has taken determination on the part of sellers to prevent a decline.

Clover and clover mixed hay are coming forward in quantities largely in excess of demand, which is limited, and there is more stock here than can be disposed of with any comfort. Low grades of timothy are also more abundant than request can take care of, and the market shows weakness. Really good timothy is scarce and wanted; in fact it has been in this condition for so long that dealers have come to the conclusion there can be but little of this grade in the country. Prices for hay, which have been growing easier for some days, took another slight drop recently, and No. 1 timothy sold as low as \$12.25.

It is proven that the buyer will look after his own interests when he learns how to do so, this being illustrated in the way purchasers have commenced to call for the certificate of inspection furnished to its members by the Grain & Flour Exchange. At first some shippers were inclined to resent this interference with their methods of shipping as they pleased to their customers, and held off as long as possible from compliance with the new system. Buyers have found out the protection afforded by the certificates now, and in many instances where they have not been attached to the bills of lading they were requested. In consequence shippers have largely commenced to attach them without being forced into this action by their customers.—C. H.

SOUTH DAKOTA

Watertown, S. D.—Thomas McBath has enlarged his eltr.

Pollock, S. D.—V. E. Parr is grain buyer for the Reagan & Hooper eltr.

Britton, S. D.—T. Clark and Geo. Bingham have purchased the Empire Eltr. of the Empire Eltr. Co.

Colton, S. D.—The Colton Eltr. Co. has been organized and will build at this point. A. W. Milne is buying grain for the company.

Orient, S. D.—The Farmers' Eltr. Co. has begun business. Pres. F. W. Warner, sec-treas., N. A. Gardner, directors, J. T. Reilly, F. Warner, Wm. McKay, N. A. Gardner and D. Irwin.

TEXAS.

Italy, Tex.—J. E. Lloyd is building a grain house to be equipped with sheller and gasoline engine.

Lane City, Tex.—The Bolton Warehouse Co. has been organized with 10,000 capital stock. The company will erect a warehouse 64x250 feet for the storage of rough rice. The capacity will be 30,000 sacks. The officers are Henry Kahn, pres. and H. J. Bolton, treas.

Galveston, Tex.—Grain exports for September, 1904, were 32,000 bus. of wheat and no corn; compared with 3,224,311 bus. of wheat and 209,143 bus. of corn during September, 1903, as reported by C. McD. Robinson, chief inspector of the Galveston Board of Trade.

TEXAS LETTER.

Monterey, Tex.—The Monterey Supply Co. has sold out and retired from grain business.

Lane City, Tex.—The Lane City Rice Milling Co. has amended its charter and moved headquarters from Lane City to Houston.

The Railroad Commission of Texas has just made a ruling of interest in the matter of milling in transit rates. They rule that no matter what route grain goes on a milling in transit rate the short line mileage has to apply, even though the grain is shipped on a longer route and the shorter route is over two or more roads. The rate must be figured on the lowest possible number of miles.

Now that the work in the cotton fields is slackening up to some extent there is a likelihood that the corn crop will commence to move at an early date. At the present writing corn is commanding 50 cents or about that price country points. The movement of the corn crop is bound to be slow this year as there will be for some time more or less cotton in the fields and other farm work will tend to make the farmers slow about bringing to market this crop.

Dallas, Tex.—The Arbitration Committee of the Texas Grain Dealers Assn. met Sept. 30 at Dallas. The committee, as follows, were in attendance: W. O. Brackett, Sherman, W. W. Andrews, Ft. Worth, and J. F. Edwards, Dallas. There were a number of large cases before the committee and the work lasted very near all day. The following dealers were in attendance, H. B. Dorsey, secy. of the Assn., Weatherford; L. G. Belew, Pilot Point; J. T. Stark, Plano; Bert K. Smith, Houston, and C. L. Moss of Dallas. The Committee adjourned to meet some time during next week, the definite date not having been set.—J. S. W.

WASHINGTON.

Tacoma, Wash.—The State Grain Commission, composed of Chief Inspector J. W. Arrasmith; W. H. Reed, of Tacoma, and D. F. Anderson of Whitman County, met at Tacoma Sept. 19, and voted to re-establish the old grades. Samples of the standards were not made up, the grain not being at hand. Applications for grain samples will be filled as soon as the samples are made up.

WISCONSIN.

Markesan, Wis.—Wm. Sink is successor to the firm of Sink Bros. dealers in grain, seeds and hides.

Milwaukee, Wis.—Claims numbering nearly 500 and aggregating \$95,000 have been filed against the defunct Mack Commission Co.

Milwaukee, Wis.—Geo. Chapin, mgr. of C. A. Chapin's office will be married next month to Miss Lilly Keefer of Macomb, Ill.

Milwaukee, Wis.—The Wallace H. Hopkins Co. incorporated \$50,000 capital stock. Incorporators, P. D. Kennedy, L. A. Beaman and K. B. Rademacher.

Insurance Commissioner Host of Wisconsin will recommend to the next legislature the enactment of a more stringent arson law and the appointment of state fire marshal.

Cadott, Wis., Oct. 4.—About 6000

acres of grain tributary to this place. The yield is exceptionally good and a good quality. Oats, barley, buckwheat and wheat are the principal grains here.—A. C. Bohrnstedt, secy. Union Grain Eltr. Co.

Milwaukee, Wis.—The Hopkins Commission & Grain Co. incorporated, \$50,000 capital stock. Secretary P. D. Kennedy will manage the local office in Milwaukee. An office will also be established at Ishpeming, Mich. W. H. Hopkins is president.

Milwaukee, Wis.—The evidence shows that Geo. D. Emery, clerk of Bartlett, Frazier & Carrington, was short at one time 750,000 bus. of wheat. His losses were over \$100,000. The court must have believed Mr. Emery traded with the knowledge of the firm, as he was discharged from custody as not guilty of embezzlement.

MILWAUKEE LETTER.

Chas. W. Leland of Ware & Leland will return to Chicago, having relinquished the management of their office here.

Some Nebraska hard winter wheat is being worked for shipment to country points in Wisconsin, but prices for the Kansas variety are out of line.

The fine new storage tanks of B. Stern & Sons have been completed and are now in use, increasing the capacity of the Atlas Mills Eltr. to half a million.

Herman Reel, who was so summarily dealt with by the Chamber of Commerce, or rather by its directors, just missed the Democratic nomination for Congress and will probably be put up for the state Senate instead.

Francis Duhne, Jr., of Hamburg, Germany, has bought H. D. Pheatt's membership in the Chamber of Commerce. Other new members are Arthur Kayser, C. C. Brett, Fred Vullmann and Walter A. Zinn of Milwaukee, P. J. Burns of Buffalo, John Lawrence of Franksville, Wis., and C. F. Hately of Chicago.

Insurance Commissioner Host is making a record for close inspection of the standing and responsibility of each company attempting to do business in Wisconsin, and the various concerns which the Journal has been hitting so hard editorially are being rigorously dealt with. Trustworthy mutuals meet with the same treatment as the old line companies.

Shipments of grain from the port of Milwaukee during September exceeded those of the same month last year by nearly 600,000 bu. The increase is chiefly in barley, which has been coming to market in unusually large quantities, even for this season of the year. During the last week in Sept. receipts of barley reached the record-breaking total of 1013 cars.

The Hungarian Commissioner of Agriculture and a compatriot from the Viennese cabinet have been making a tour of inspection among the grain eltrs., malt houses, breweries, etc., here, and they are planning to pick up useful information elsewhere before returning home, with a view to bringing about improvements in the methods of handling grain and its products in their own empire.

The ruling recently made at Minneapolis that interest must be charged on advances does not seem to work both ways,

as objection is made by the grain houses there if it is imposed upon advances made to them by receivers here who are also members of the Minneapolis Chamber. The latter are considerably in doubt as what their attitude should be, and Sec'y Rogers will probably be asked to "elucidate."

Very thin wheat that was threshed from the shock has been rushed to this market in advance of the better qualities and is accumulating on track to an extent that threatens a blockade. Millers declare that they cannot use it and are bringing in wheat by boat from Duluth and even making purchases in Oregon to eke out the receipts of milling qualities. One and two northern and good No. 3 are eagerly taken.

The case of the Van Auken-Smith Coal Co. vs. the Pere Marquette R. R. has been set for hearing before the Interstate Commerce Commission at Chicago on the 14th inst., but, as foreshadowed in these columns, it will be nolled for want of prosecution. The fighting member of the company, Van Auken, has retired, and the name of the concern just changed to Milwaukee Bituminous Coal Co. The interests now in control believe in speaking softly and avoiding controversies with the railroad companies.

The Soo' line has paid taxes for the past six years on gross earnings which were inadvertently overlooked in its reports to the state, and R. R. Com'r Thomas, whose inquiry into the matter of rebates caused this awakening of conscience, has been notified by the Great Northern road that it, too, will make immediate restitution. It is said that the larger roads, whose rebates Mr. Thomas alleges run into the millions, will resist collection in the courts. The action of the two lines mentioned certainly bears out the Governor's recent statements, so far as they are concerned, and it seems quite possible that the others will eventually be compelled to 'fess up.

An idea of the number of investors caught by irresponsible commission houses and bucket-shops may be gained from the testimony of Secretary W. J. Langson in the case of the Mack Commission Co., which was raided by the postal officials some months ago and decamped leaving some assets that are proving difficult to dispose of to the satisfaction of the multitude of claimants. Mr. Langson states that he has received about 300 letters of inquiry regarding the concern, and many more were addressed to well-known members of the Chamber. It seems that the Macks did not hesitate to give entirely fictitious references, such as a trust company which had no existence, and they gathered in the shekels by every mail.

Mr. Tupper, who acts as secy. to E. P. Bacon in the campaign which the latter is carrying on for the amendment of the Interstate Commerce Law, stated recently, that the convention to be held at St. Louis, Oct. 28th, will be a great success. Such organizations as the Minneapolis Chamber of Commerce, the Rochester Chamber of Commerce and the St. Louis Manufacturers' Ass'n, which have maintained an indifferent, if not hostile attitude towards the legislation sought, have announced that they will send delegates. The number of commercial bodies now joining in the work, he says, has reached about three-hundred and forty, and he looks for the appointment of delegates by

a number more that have not yet taken part in the propaganda. Those that will not be directly represented have reported their assurances that they will help on the cause at home by "going for" their Congressmen and making the latter understand that they want the Quarles-Cooper bill passed without any more dilatory tactics by the railroad crowd.—I.

Shippers Who Visit the Receiver.

BY IDLER.

It was at the week's end, and the commission merchant settled back in his chair to compose his nerves by a soothing weed before going home to meet his family.

"Yes," he said, "We have a good many calls from our shippers, and I have often thought what a difference there is in the manner in which the various ones improve or waste their time while here. For instance, one man who lives about sixty miles out of town always comes in with his pockets bulging with samples on which he wishes to have quotations, and after he is satisfied as to their values I let him run through other samples representing sales of qualities similar to those which I know he has to handle. He never asks my opinion respecting the future of the market, except as to the probable influence of heavy or light receipts, or the continuance and increase or falling off of buyers' bids; and he never comes in during 'rush' hours, when I couldn't possibly give him the attention that he desires. That man is a representative of one class of visitors—the minority.

"A good many others simply 'blow' in without any apparent object, get in my way while I am making sales on 'Change or sit around in the office and talk—talk about the crop prospects and the experts' guesses, the meanness of one of their competitors or the cussedness of the railroad company; almost anything, in fact, but the actual conditions affecting the sale of the particular stuff which they have to handle. Of course, such callers get the benefit of some information, and I try not to let them get away without a little benefit from their visit, but they do waste an awful lot of both their time and mine.

"Some commission houses make a policy of simply 'entertaining' their shippers when they come in. They invite them to luncheon at restaurants or at their homes, take them to the theatre, when the visitors stay in town over night, and try in every way to give them a good time. All this is well enough, and I am glad to do it myself as often as I have the opportunity; for, aside from the feeling of friendship and good-will which it engenders, I feel that I can get as much or more good from a dealer who is in touch with conditions in the country than he can get from me.

"But what sort o' goes against my grain is the *waste* of time which is so often spent in *idle* talk at the office. I like to see our shippers use their opportunities, when they are here, for posting themselves, so that we can deal with them more intelligently by correspondence; but then, you can't change the nature of a critter much, whether he's human or four-footed, and I don't suppose there's any use in finding fault. Take him all in all, the average grain dealer is pretty wide-awake and a good man to do business with.

"Come on, let's hike for home!"

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The GRAIN DEALERS JOURNAL.

The Uniform Bill of Lading as a Negotiable Instrument.

[From an Address by Jas. W. Sale, Bluffton, Ind., delivered at annual meeting of the Indiana Bankers' Assn.]

The use of bills of lading as collateral is of comparatively recent introduction, but so general has that use become in the last few years that today practically all flour, grain, grain products, hay and farm produce, with no inconsiderable amount of lumber and manufactured articles are moved on what are called "Order Bills of Lading" used as collateral or discounts, when attached to drafts on the purchaser. A conservative estimate of the money advanced upon such bills of lading places the amount at not less than two billion dollars annually. If this be true, the subject is worthy of our careful study, for we have large interests at stake, and it behoves the financial institutions of the country to protest vigorously against any innovations that jeopardize the value or legal standing of these important papers.

THE STANDARD FORM which has been in use for many years contains eleven provisions limiting the liability of the carrier for damage by floods, leakage, breakage, weather, loss in weight; releases it from liability for delays from any cause; from loss or damage on interchanged traffic with other carriers unless such loss occurs on its own line, gives it right to store freight at shippers' expense under certain conditions, etc. These provisions were undoubtedly intended at the time of their adoption by the railroads to release the carriers from other responsibility than the mere transportation of the goods from one point to another. But the Courts in construing this form and its provisions, have so often decided that under the common law they are liable for damages under certain conditions, that railroads have long ceased to contest claims properly presented, even where they were in direct conflict with the provisions mentioned.

Elliot on the law of Railroads (an eminent authority) says: "It is frequently stated in general terms that a Common Carrier may, by contract, limit its common law liability as an insurer, but the contract must be reasonable and have some consideration to support it. The carrier has no right to force such a contract upon the shipper, and the latter must usually have the option of having his goods carried without any such restriction at a higher rate of freight proportionate to the risk."

On the other hand it is well established by decisions in the United States Courts that the Common Carrier may limit its liability by a special contract signed by the shipper, and these are the two essential points of difference between the present form and the new one proposed to be adopted January 1st, 1906. The Uniform Bill of Lading contains the same provisions identically, with the exception of one paragraph relating to shipments jointly by rail and water carriers, which is unimportant in discussing this question. In the use of the old form the bill of lading has been signed by the agent only, as a mere evidence of the receipt for the commodity and usually the rate of freight at which it is to be carried.

ORDER BILLS OF LADING.

About the year 1870 what are termed as "Order" Bills of Lading came into use, by means of which the shipper retains ownership of the property until such advances as he may desire, either in part or entire payment for his shipment, may be paid by the consignee or purchaser. The carrier agrees to protect the shipper in his ownership, until such time as he is willing to release the property by providing in condition number nine for the delivery of the property to consignee, only upon presentation of the original bill of lading properly endorsed. And this is the document that has come into such general use as a quasi-negotiable instrument, between the shipper and banker, it being the almost universal custom in all parts of the country for the shipper to assign the Order Bill of Lading to his banker attached to a draft on the consignee and receive credit either at par or a fractional discount; it being the practice among banks to receive such drafts as cash items, instead of taking them for collection to be credited to the customer when paid.

It may be true that the banker looks to his customer for his security rather than the document in most cases, but nevertheless he constantly assumes a liability for which he receives little or no compensation as I shall endeavor to show a little later.

THE OBJECTIONABLE REQUIREMENT.—In addition to these eleven conditions (which were intended to take from the shipper his common law rights) it has the following additional requirements; I give the exact wording: "Unless otherwise provided in the classification, property will be carried at the tariff rates, if shipped subject to the conditions of the uniform bill of lading. If the shipper elects not to accept the said tariff rates and conditions, he should so notify the agent of the receiving carrier at the time his property is offered for shipment, and if he does not give such notice it will be understood that he desires his property carried subject to the Uniform Bill of Lading conditions in order to secure the reduced class rates thereon. Property carried not subject to the conditions of the Uniform Bill of Lading will be at the Carrier's liability, limited only as provided by the Common Law and by Laws of the United States and of the several States, in so far as they apply. Property thus carried will be charged twenty per cent higher (subject to a minimum increase of one cent per one hundred pounds) than if shipped subject to the conditions of the Uniform Bill of Lading, and the cost of Marine Insurance will be added over any part of the route that may be by water."

OTHER NEW FEATURES to be mentioned are: 1st. The Shipper is required to sign the original bill with the Agent, thus making it under the law a joint contract. 2nd. It is required that the words "Not Negotiable" shall be printed across the face of the original.

HOW IT AFFECTS BANKERS—With the "straight" bill of lading, (that is, where the goods are billed directly to consignee) we have no concern except that no banker should discount a draft with a straight bill of lading attached for the reason that it opens the door to fraud on the part of the shipper, who has it within his power, to reconsign or divert the property while in transit. He can have but one purpose in attaching the straight bill of lading to his draft, which is to furnish the consigned of the goods with evidence of the shipment when the draft is presented to him for payment. The drawee can secure the goods without the bill of lading if the shipment is not arrested by the shipper, and is indifferent so far as securing possession of the goods is concerned, whether he pay the draft at all, and the straight bill therefore has no collateral or assignable value whatever.

Our interest lies chiefly with the Order Bill of Lading, which by assignment transfers the property represented by it to the bank as bona fide owner, and even more, according to at least two Court decisions whereby the initial bank was held to be responsible not simply for the amount it had advanced on Order Bill of Lading, but was held responsible both for quantity and quality of goods contracted for by the maker of the draft.

The first was the case of Landa vs. Latkin, in which a consignor of wheat delivered to a bank a bill of lading, with draft drawn upon his consignee attached. The bank cashed the draft and paid the consignor. The consignor had contracted to furnish sound wheat, but the wheat was of inferior quality. The Court of Appeals of Texas affirmed the judgment of the District Court and held "That the bank purchasing the bill of lading became the owner of the wheat and was responsible to the consignee for the failure of the consignor to furnish sound wheat." The Court in discussing this case said: "The assignment of the bill of lading operated as a symbolic delivery of the property covered by it, and when the bank took an assignment of the draft and bill of lading, whether as an absolute purchase or as collateral security, it became vested with the title of the property."

The second case I call your attention to is that of the American National Bank of Kansas City vs. Chas. Henderson & Co. Henderson & Co. attempted to secure a writ of attachment on a car of corn shipped by a Kansas City merchant to the Troy Grocery Co. of Troy, Ala., making draft on them for the value of the car in the usual way with bill of lading attached. The draft was discounted by the Kansas City bank. When the writ of attachment was levied on the car as the property of the consignor, the Kansas City bank interposed a claim to the corn and a trial of the right of property was instituted for the corn so levied upon. The bank was beaten in the lower Court, appealed the case to the Alabama Supreme Court and secured a reversal of the decision. The Court found that "The indorsement of a bill of lading on the discount of a draft drawn by the consignor of the goods represented by the bill of lading for the

purchase price of such goods, operated to pass to the transferee a special title to the goods, as against the consignor and his creditors, defeasible only on acceptance and payment of the draft by the consignor."

The Supreme Court in defence of its finding said in part: "The indorsement and delivery to the claimant of the bill of lading, upon its discount of the draft to which it was attached, was a transfer to it of the title to the corn in transitu, as effectively as if the corn itself had been delivered."

The doctrine of these two cases has also been affirmed in a similar case in North Carolina. So far as I am able to learn, the merits of those decisions have not been before the United States Supreme Court, but we have no right to presume that they are not founded on law on that account. If they are, the banker may well hesitate at taking the risk he does when he discounts his customers' drafts for a paltry eighth or quarter of one per cent, for he is interested in every provision or restriction of the Order Bill of Lading; in its reliability as a symbol of the property it represents, in the manner in which it is made, and in its surrender to the carrier at destination. It is essential to his protection that it be as far as its character will permit a negotiable instrument.

RAILROAD AUTHORITIES should be urged to safeguard the issuance of Bills of Lading by their Agents, by requiring them to write them in ink on prescribed blanks and sign them with pen instead of rubber stamp, to take their proper responsibility for over-receiving or receipting for goods before actual delivery, thus in a measure at least preventing the possibility of the gigantic forgeries that were perpetrated by W. H. Harroun, at St. Joseph, Mo., resulting in a loss to banks and others of several hundred thousand dollars. Railroads also should assume their common law liability against the eleven printed provisions already mentioned, without ruling the shipper or bona fide owner out of Court by requiring the shipper to sign the bill of lading, thus making the instrument a joint contract and without parol, as evidence by numerous decisions in the past. A protest should be made by all interested, against their proposed action to advance the rate of freight twenty per cent if the shipper does not choose to waive all his rights at law, thereby compelling him to accept the provisions of the new form as effectually as though he had signed it.

FRAUDS AT DESTINATION, made possible by the practice in some localities of allowing the consignee to retain Order Bills of Lading in his possession and delivering the goods on his written order or some other method equally reprehensible, should be prohibited by Congress with reference to Interstate commerce and by state legislatures for local shipments. Numerous instances are on record, more particularly in the east, where banks have been defrauded in large amounts by accepting Order Bills of Lading as collateral, in cases where the carrier had not required the surrender of the original documents, which had been held and hypothecated by the consignee.

At this time there is a bill before Congress, Senate Bill No. 3543, which requires that Order Bills of Lading be surrendered to the carrier before delivery of the property. It also permits the carrier at its option to deliver any property not consigned to order, without requiring the production or surrender of the bill of lading or receipt. This is much needed legislation and it would seem wise that the bankers of the country should join hands with the railroads and insist on its speedy enactment. Then there will be no necessity for defining the Uniform Bill of Lading a "Non Negotiable" instrument.

NOT NEGOTIABLE—The Railroad Committee has explained to the public that the only occasion for printing the words "Not Negotiable" in bold black letters across the face of the form is to defeat the laws of certain states, notably Pennsylvania and New York, which require the surrender of all forms of bills of lading and receipts before the delivery of goods to the consignee.

The law of Pennsylvania is drastic and obsolete in practice because it is impossible of execution, nevertheless a penalty of one thousand dollars and state imprisonment stares the carrier in the face for every car, barrel or box it delivers without taking up the original receipt. The carrier deserves and should have speedy relief from this ancient state law of 1866, but unjust as it is, it should not operate to invalidate or make any less secure as collateral, the particular form of Order

Bills of Lading which represents so much in money value and is indispensable to the vast business interests of the country in the distribution of its commodities from one section to another over the railroads. It would seem but wisdom therefore that the banker should refuse to discount Order Bills of Lading containing the words "Not Negotiable".

THEY SHOULD BE REFUSED, because eastern commercial bodies are declaring against them. The Pittsburg Produce Exchange has recently passed a resolution binding its members to refuse all drafts with the Uniform Bill of Lading attached. The Baltimore Chamber of Commerce has also passed resolutions recommending to shippers that they refuse to accept the new form. Other organizations are likely to decide against accepting them, thus making it possible that drafts will generally be dishonored and produce chaos and distress in an otherwise orderly and convenient system.

On broad principles it is difficult to understand why carriers should attempt to limit their common law liability while others who deal with them are held to perform all of those duties prescribed by the common law, hallowed by ages, fraught with the blood of the Anglo-Saxon race, respected by an English speaking people, and which has so thoroughly served those who have lived under it. What is to be desired and encouraged, is a plain, simple and intelligible contract of shipment; eminently fair to the carrier, equitable to the shipper and just to the financial interests. This would require but few words and would be of untold benefit if made uniform for all shipments, with limitations if need be, for straight shipments and unrestricted in its use as collateral security on shipments to order. The objection is not to a Uniform Bill of Lading, but to the proposed form, under which the carrier evades those responsibilities as common carriers which they are by duty compelled to perform and under which the value of the contract of shipment as collateral is nullified.

THE DEMANDS OF COMMERCE require a brief, intelligible receipt for the goods to be transported to destination according to the laws applicable to common carriers, and if they be destroyed or damaged in transit for any cause other than the act of God, the holder to be remunerated, and since the modern use of the bill of lading enters so largely in the affairs of banking, it is certainly proper and urgently necessary that banks and bankers' associations should endeavor to secure the co-operation of the railroad interests, in providing the best possible forms and methods of handling bills of lading, that will make them stable as securities for commercial transactions.

The national convention of government weather observers was held Sept. 19, 20 and 21 at Peoria, Ill. Sixty-five were present. Prof. Willis L. Moore, chief of the U. S. Weather Bureau, is pres. of the asso. The unfounded claims of the almanac forecasters came in for ridicule.

Dealers who advertise to buy or sell grain or seeds in our "Wanted" or "For Sale" columns have their wants advertised free and without solicitation in some other publications. It is clear that the Journal is the proper medium in which to place your "wanted" advertisements.

On account of the great efforts to encourage rice culture in Porto Rico many rice-hulling machines will soon be demanded. The Revue du Commerce Extérieur, Paris, says the island will probably suffer for the want of them, as the annual consumption, 35,000 tons, of which 20,000 tons have heretofore been imported, will, on account of increased culture, be augmented one-third.

The price and outlook for the crop next spring will have much to do with the disposition of farmers as to the size of the reserves they carry forward next summer and it may be that they will refrain from formulating a definite policy until they get an idea of what their next crop is to be like; in the meantime they may prove very intractable sellers.—Liverpool Corn Trade News.

Option Trade Practices.

BY J. M. PUTTER.

Now that the movement in favor of more uniform inspection is rapidly gaining ground, would it not be well to take up the correlative subject of having contract grades established which call in all cases for grain that is actually grown and can be delivered? This has been pretty generally done with reference to wheat, but as far as coarse grains are concerned many of the exchanges still cling to practically fictitious standards.

* * * * *

It not infrequently happens on an advancing market that material loss results to shippers on sales made to arrive, in consequence of their failure to give prompt instructions to buy in grain when they find, for one reason or another, that they will be unable to fill their contracts. During the recent upheaval in the market a number of instances of this kind came to the writer's observation, and, while in none of them could loss have been avoided altogether, it would have been comparatively small if the necessary measures had been promptly taken by wire.

* * * * *

Do not write to your commission merchant asking him to act on his judgment in buying or selling grain for future delivery, for by doing so you place him in a very embarrassing position. He actually knows no more than you what the future course of the market will be; but if a trade made on his "judgment" turns out all right you will take the credit to yourself, while if the market goes the other way the fault will be his. That is human nature. When you give orders for trading in options, make them definite and unmistakeably plain, and do not imagine that because your broker is on the spot he can execute a coup in your favor if he will only have the complacency to do so.

* * * * *

A good deal of money spent for telegrams might be saved through the exercise of a little foresight in giving orders by mail which can be put in force at a given time or under given conditions. For instance, shippers in the hard spring wheat country follow the practice very generally of selling Northern wheat "to arrive," and on an advancing market they will wire orders to sell at every advance of a cent or so, often sending to their commission merchants more than one telegram a day. Now when wheat is coming in freely and receipts can be depended on to supply at least a certain quantity during the week, instructions may be given to the commission house to sell 1,000 or 2,000 bu. every day, if the market holds above a certain price, or to sell at such and such an advance unless notified by wire not to do so. This idea might be elaborated, but enough has been said to give my meaning, and "a word to the wise" should still be sufficient. The waste of telegrams that now goes on seems to be due almost entirely to pure heedlessness and lack of system. System, however, is now made easy for country shippers by a multitude of devices which are at their disposal, and they will always find it profitable to put their business on that basis.

Argentina's wheat acreage is reported to have increased this year 20 per cent compared with last year.



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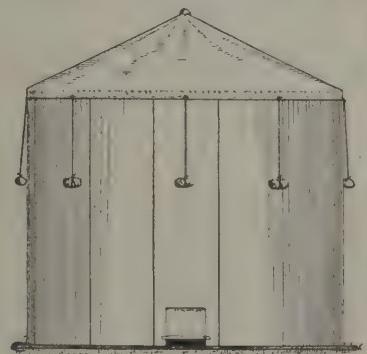
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Cedar Rapids, Iowa

Grain Carriers

A branch of the Great Northern is proposed, from Rugby to Dunseith, N. D.

It is said the Grand Trunk has offered \$16,000,000 for the Canadian Atlantic.

Geo. H. Anthony of the Wisconsin Central reports a car shortage in North Dakota.

Losses by theft on the Chicago & Northwestern road run from \$1,500 to \$2,000 per month.

The Manchester ship canal shows a profit of nearly \$500,000 during the first 6 months of 1904.

The 60 mile extension of the Midland Valley road from Muskogee to Tulsa, I. T., is nearly completed.

R. M. Harrod, one of the Panama Canal Commissioners, believes that the canal can be completed in 5 years.

Coal shippers at Philadelphia have refused to pay demurrage and have challenged the roads to bring suit.

The investigation of the private car companies by the Interstate Commerce Commission begins at Chicago, Oct. 10.

A wheat train bound to Duluth was wrecked recently on the Great Northern near Bagley, Minn., 7 cars being derailed and 2 of them demolished.

U. S. Secy. War Taft has given the local Chicago authorities notice that the tunnel obstructions in the river must be removed by April 15, 1906.

Committees of the Central and the Western Freight Assns. met at Chicago Sept. 28 to consider the proposed change in the basing of grain rates.

H. C. Barlow, former pres. of the Evansville & Terre Haute R. R. Co., has accepted the position of traffic manager for the Chicago Shippers Assn.

Surveys of the Oklahoma & Cherokee Central have begun and contracts for grading have been let. The line will extend from Adair, I. T., to Blackwell, Okla., 100 miles.

The Beatrice Corn Mills have filed a complaint with the Interstate Commerce Commission on unjust discrimination in favor of corn products and against corn shipped from Beatrice, Neb., to Pacific Coast points.

The Great Western road is charged by the St. Paul, Minn., Board of Trade with exacting \$2 for switching Northern Pacific cars compared with \$2.75 on cars from other roads, which is alleged to be an unjust discrimination.

Members of the National Hay Assn. have been requested by E. Vreeland, chairman, to address a letter to congressional candidates in their district to ascertain whether they favor the amendment of the interstate commerce act.

A trick resorted to by railroads in dull times to get business away from rivals by a cut rate without violating the law, is to make a contract with a big shipper for the low rate and then to file with the Interstate Commerce Commission a special tariff naming the reduced rate.

The strike of the Grain Trimmers Union appears to have been no more suc-

cessful than other Chicago strikes this summer. Since they forced out the stevedores last spring very little trimming has been done and the well paid shovelers find themselves badly off at the close of the season.

It is difficult for the "plain people" to understand why, when the cost of moving traffic has been so greatly diminished, the charge therefor should have increased, or why they should be compelled to pay the dividends on watered stock and for extensive improvements or extension of lines.—Freight.

W. P. Trickett, commissioner of the Kansas City Transportation Bureau, has issued a new rate book giving the rates on grain, grain products and hay from all points in Kansas, Nebraska, Indian territory and Oklahoma to Kansas City, Omaha, Mississippi river points, Chicago, Minneapolis, gulf ports for export, also differentials for making rates to other markets.

Loss and damage claims on the Chicago & Northwestern road, which is typical of the better class of roads, increased from 14,728 to 58,146 from 1898 to 1904. The value of the freight lost increased from \$7,520 to \$57,824, and the amount of damage from \$62,548 to \$272,786; so that the company, during the 12 months ending May 31, 1904, paid out \$330,611. While the freight earnings of the company increased only 40 per cent the payments of claims increased 470 per cent.

In his instructions to local agents R. C. Richards, general claim agent of the C. & N. W. Ry., says: If you get a car of corn offered you look and see if there is corn in the car. We had a claim the other day on a car of corn from Missouri Valley going up to Manitowoc, and when it got to Manitowoc there wasn't a pound in it. Now, nobody had taken that corn out. It was simply an error of the man that was supposed to have loaded her out, yet the Northwestern Company's clear receipt is out for the property.

The attempt of the Georgia railroad commission to compel the railroads to reduce interstate rates by threat to cut rates in two within the state has failed. The U. S. Circuit Court has enjoined the roads from complying with the commission's orders, as the rates are unreasonably low, which in fact they were intended to be, in order to force reductions outside of the state. This incident is only another argument in favor of federal control of railway rates under an enlargement of the powers of the Interstate Commerce Commission.

The Interstate Commerce Commission will give a hearing Oct. 14 at St. Louis in three cases. One is the complaint of I. M. Wells against the Santa Fe road regarding rates on rye from Wyaconda, Mo., to Chicago. Another is the allegation by E. H. Young & Co. that the Louisville & Nashville Ry. is discriminating against rye in favor of wheat and corn, on shipments from St. Louis to Kentucky. The St. Louis Hay & Grain Co. charges that the Mobile & Ohio Ry. Co. is maintaining unreasonable and unjust rates on hay to the southeast.

The Board of Trade of St. Paul, Minn., has complained to the state railroad and warehouse commission of unlawful discrimination in demurrage charges, alleging that the Terminal Dispatch Assn. delegated to represent each individual railroad is making certain specified articles exempt from demurrage to the ex-

clusion of others of a like nature, that they do not exact demurrage on rolled oats in car lots, such articles being exempt, and that free storage is afforded consignee in the warehouse of the railroad companies; whereas, oats in sacks are chargeable and must be unloaded from cars within 48 hours after arrival or be subject to the demurrage charge.

Wheat Mixing.

BY PROF. J. A. WESENER.

Wheat varies much in the amount of moisture it contains. The miller cannot afford to pay for more water than is necessary, and should take into account its condition as to dryness before making his purchase.

* * *

A serious defect in wheat, which has cost many hundreds and even thousands of dollars, is the presence of a greater or less proportion of sprouted grain. Wheat in sprouting undergoes marked chemical changes whereby certain fermentations are developed, which act upon the flour constituents of the grain, and so change its character as to make it unsatisfactory and in some cases quite useless for bread-making purposes.

* * *

Wheat grown in a certain climate for a few years becomes acclimated to its conditions, loses marked distinguishing features of the seed which was introduced and takes on the general character of the section in which it is grown. Hard Hungarian wheat introduced into Michigan loses its high gluten content and hardness, and becomes similar to other Michigan wheat. In other instances, valuable features are introduced in this way, with a less marked variation from the seed, as, for example, the Turkey wheat of Kansas. The climate of Kansas is adapted to a wheat of this character. Its introduction into other sections would soon result in destroying the more valuable features of the grain.

* * *

Much of the wheat which finds itself in the hands of millers has been accumulated in elevators, and is a collection of different wheat, the combined character of which it is much more difficult to determine by inspection with the eye than is that of a uniform lot of wheat of which the place of growth is known. This is rendered all the more difficult from the practice which has become common of a systematic mixing of different classes of wheat after wheat of poorer quality has been carefully cleaned and scoured.

In such cases it is quite impossible to detect the presence of even considerable quantities of defective wheat, until the material has been ground into flour.

Black-lists of debtors can be legally maintained by business men's assns. provided the claims are undisputed. Judge Rorabeck of the superior court at Bridgeport, Conn., recently decided that the circulation of such a list is privileged.

How far the American grower will be able to control the international market is now the important problem, which confronts the trade of Europe. Less than two years ago it was a truism, that Chicago was the dictator of prices to the rest of the world, but after the experience of the past 12 months there are some who would demur to such a statement at the present time.—Liverpool Corn Trade News.

The GRAIN DEALERS JOURNAL.

Pointers for Shippers.

BY LOUIS XVI.

SAMPLES FOR QUOTATIONS.—An astonishingly large number of shippers who sent in samples for quotation of values before the market for barley was well established, and were given low estimates by commission merchants who wanted to be on the safe side, have not made any further trials with samples since, but are accepting track bids without knowing what they can secure in terminal markets for the qualities. Such a course is very unwise, for conditions are continually changing, and the progressive dealer should always keep informed as to comparative values, not only between track bids and prices obtainable in the most available market, but between these and offers to be secured from half a dozen markets that may be within reach. Sometimes it will be to his advantage to sell on track and sometimes to consign his grain or make sales to arrive; but he cannot afford in any case to accept a fraction less than the *best* price to be secured, and he will find that grain houses everywhere are willing, yes, eager, to keep him posted on what they can do for him, if he will only give them the opportunity.

* * * * *

No Books.—I find in traveling about the country, particularly in the more thinly settled sections of the N. W., that not a few shippers attempt to get along with blank books that are not at all adapted to the use of the grain trade, with the result that their records are apt to be more or less confused and unreliable. This is especially true in the way of omissions to enter important data. As the ordinary books used are not properly ruled and the columns suitably headed, it is almost sure to happen every little while that in the hurry of getting off shipments certain facts and figures are not put down, as there is nothing to remind the dealer of them. If a costly mistake or oversight occurs from this cause, the average dealer will awaken to the necessity for securing books better suited to his business; but where he has only to put up with small losses and annoyances—no matter how much they may actually amount to in a season—he is quite likely to worry along in the old slip-shod fashion. He even wonders why it is that he is so often compelled to ask receiving houses to which he is shipping for complete statements of account, in order that he may check up his books. Anyone, however, who has tried the better method, the up-to-date method, knows how much more profitable it is, realizes what a gilt edge investment is a few dollars spent for well arranged books.

* * * * *

MIXED CARLOTS.—Every little while commission merchants are in receipt of letters from shippers who only occasionally handle seed, inquiring whether small lots which they have purchased can be sacked and shipped with grain at carload rates, and there still seems to be widespread ignorance as to the requirements of the railroad companies in this respect. The rule, moreover, differs according to the market which it is intended to reach. Mixed loads of grain and seeds may be sent to all terminals where the switching districts are not too large and crowded, but the carriers endeavor to prevent such shipments to markets where the sale of

the different commodities to different buyers may result in long hauls about the yards, with consequent tying up of cars for several days longer than they would be held in the case of straight loads. Sometimes shipments made to such markets in defiance of the rules are put through at carload rates, but a penalty is more likely to be imposed in the shape of a less-than-carload rate on the seed. Shippers should be able to ascertain from their station agents just what terminals it is permissible to make mixed shipments to, and if they cannot it will be well to address an inquiry on the subject to the general or division freight agent of the road, which will lead to the matter being taken up with the local agent and a mild reprimand administered to him for not being better posted. This is not likely to do him any injury, as such matters are a common occurrence, but will result, as a rule, in his being more zealous to supply shippers with information in future.

* * * * *

Where grain dealers are operating at more than one station they should be careful to give the receiving houses with which they are doing business explicit instructions in regard to sending mail, stating whether they wish to have all mail directed to their main office or whether they desire the sending of duplicate notices and accounts of sales to the stations at which shipments originate. Agents are constantly writing to commission merchants asking for duplicate papers and other information, and the receiver is often in a quandary to know whether to comply with such requests. He does not want to run the risk of offending the agent, who is liable to have an elevator of his own in a not far distant season; and at the same time he has no right to give out information without permission from the principal. The only course open to him is to write to the latter, who not infrequently overlooks replying at the time. This is a matter which gives country shippers an opportunity to show that consideration which they reasonably expect from the firms to whom their grain is consigned.

Seasonable Suggestions.

By C. A. McCotter.

This is the time to fill the water barrel and replace the evaporation from hot weather.

Remember, that for protection against heat, two inches of circulating air space is worth six inches of solid material.

Stove pipes should be securely wired and also riveted together, so that any vibration or blow will not cause trouble.

This is the season to prepare for the heating hazard of the winter. Many fires are due to defects in stoves, pipes and chimneys.

Stoves should always be on legs and high enough to clean out easily underneath. Metal or brick should be under full size of stove and well in front.

Stoves should never be set within two feet of wood work, and if within four feet, the wood work should be protected by zinc, preferably on one inch strips to give air circulation.

Tile chimneys should never be used, as they are sure to crack. Brick chimneys should be examined for cracks, especially just above and below the roof.

How Stock Companies Lost the Insurance of North Western Elevators.

(From a paper by Frank A. Mannen read before Fire Underwriters Assn. of the Northwest.)

The country line elevators usually consist of a small working and storage house, operated by gasoline power engine, with a storage capacity running from 25,000 to 50,000 bushels of grain.

Until about four years ago the stock companies had nine-tenths of this business, and when one reflects over the history of the country elevator schedules for the past seven years, he can not but feel somewhat amused at the inconstant affections the insurance companies have displayed towards this class of business. Certain companies would undertake to carry lines of this insurance, or portions of a schedule, and, if they were successful and made money out of it in the incipient year, would the next year increase their lines, then meet with a few unfortunate losses, and at once cut off schedule grain insurance from their classification.

NUMEROUS SCHEDULES.—The companies which adhered to the practice of writing this class of business were, to a large extent, instrumental in the constant and varying changes of rate schedules applying to same, as well as to the forms under which the policies were written, resulting in planting in the minds of the assured a haunting fear as to the future of his indemnity. I find that there have been five absolutely new schedules promulgated in the past five years, and the last schedule, adopted March 5, 1901, amended June 6, 1902, provided, in addition to a large increase in the rates, that in States where the co-insurance clause was not prohibited by law the 90 per cent. co-insurance clause should be applicable, as well as a 10 per cent. limitation clause, and the three-fourths value clause was made applicable to elevator business in such States as did not prohibit its use, and, further, the policies contained a provision that in event of loss the value of the grain should be fixed at the market price at the point where the fire occurred, on the date of the fire, instead of allowing the valuation on the grain at the quotations of the principal terminal point, less freight charges thereto.

In explanation of this difference attention is called to the fact that the price of grain at the local market is usually from one to three cents under what the grain would be worth at the terminal point, less freight charges, which represents the grain dealer's profit, at his local or line house, to which he figures he is entitled.

These three restrictions were the "straws that broke the camel's back," and resulted in the formation by the grain men of the Northwest of an independent stock company, with a capitalization of \$100,000, whose charter enables it to handle a line of 10 per cent. of its capital on any one risk, and whose stockholders, consisting entirely of its policyholders, are able, through a Lloyds arrangement among themselves, to write the balance of insurance carried on any one building or contents. This company has now been operating for three years, and has been very successful. Its policies are written at the full tariff rates promulgated by the stock companies, and its stockholders receive a regular dividend on their stock of 10 per cent., and the surplus earnings of the company are each year added to the

capitalization, and the new stock thereby accruing is divided pro rata among its stockholders, enabling them to earn still larger dividends in the ensuing year. I find that the income of this company in 1903 was \$137,000; its losses were \$70,000; its dividends to its stockholders were \$13,000; all other expenses, \$7,275; underwriting profits, \$44,756; amount at risk, \$6,357,000, and expense of management, 6 per cent. of its premium. This company pays no local agents' commissions, and the saving in this expense item alone from the generally established rate of 40 per cent., amounting to 34 per cent., is in itself sufficiently large to leave a very wide margin for profit. This company now has 75 per cent. of all the principal country lines in the Northwest, and, from all the information I have been able to obtain, will have no difficulty, so long as it does not meet with exceptionally disastrous losses, in holding the business of its present clients. This company, further, does not insist upon its policies containing either the co-insurance clause nor percentage value clause, nor does it fix the conditions under which the grain shall be valued in case of loss, and with these restrictions removed and with the lessening of the rates, as heretofore stated, I can not see how the line companies will be able to recover, in the immediate future at least, any of the business which has left them for this company.

Too MUCH LAXITY.—It is probable that the changes in the schedule made by the stock companies were justified by their experience, but if there had not been such competition among board companies, and had they insisted upon as close and as rigid an inspection of the business comprised in the country elevator schedules insured by them as they usually are with other special hazards, it is probable that the loss ratio would have been much less on this class of business, and consequently no such frequent changes made necessary in rating.

Personally I do not favor the application of the co-insurance clause on country elevator buildings, as my experience has been that a fire in a country elevator results in a damage so infinitesimal as to be of no moment, or else results in an entirely total loss, in neither of which cases would the co-insurance clause be of value.

Under the present conditions, and after a great deal of careful scrutiny of the subject, I can not recommend any solution of this vexatious problem, and so long as the agency system is conducted along lines as at present, and the ratio of expenses to premiums is maintained at the present high figure, I do not see any method by which we can recover this large volume of business. It is possible that if, instead of rating these country line elevators entirely from surveys made by local agents or by the assured, we should send our rating officials to personally inspect and rate each building absolutely on its merits, we would find that we could make some material reduction in our present rates, and, by a thorough and rigid system of inspection later on, see that the various properties are kept up to their original standard, and by this method possibly we could recover a portion of the business.

An anti-wildcat insurance law is to be lobbied thru congress by a committee appointed by the National Assn. of Insurance Commissioners at their recent Indianapolis meeting.

Supreme Court Decisions

Unless a carrier has contracted to carry the goods to their destination to fulfill a contract at a greater price, or knew of such contract, he cannot be charged with more than the market value of the goods, less freight charges at their destination, by reason of his failure to deliver to the person authorized to receive them under the bill of lading.—*Grayson County Bank v. Nashville, C. & St. L. Ry. Court of Civil Appeals of Texas.* 79 S. W. 1092.

The value of insured chattels destroyed at a location to which they were removed with the insurer's consent is held to be recoverable, notwithstanding their previous removal to another location without such consent, under a policy providing that it shall become void if any change takes place in the location of the property unless consent in writing is obtained from the company.—*Ohio Farmers Ins. Co. v. Burget (Ohio).* 55 L. R. A. 825.

Where an arbitration agreement provided that any controversy between the parties thereunder should be submitted to the circuit court, and that its decision should be final, such agreement was valid and binding on the parties, though it ousted the Supreme Court of jurisdiction of an appeal, and precluded a review of the decision of the circuit court.—*Hoste v. Dalton.* Supreme Court of Michigan. 100 N. E. 750.

Under a provision of a charter party for the carrying of a cargo of grain, to be loaded at Philadelphia, that "in the event of the steamer not being ready for cargo on or before February 28, 1897, rate of freight to be one and one-half penny less," the vessel was in time when she arrived on the forenoon of February 28th, and was ready for cargo, although it was on Sunday, and by the law of the port she could not be loaded on that day, and notice was not given the charterer until the next morning.—*Manchester S. S. Co., Ltd. v. J. M. Parr & Son, Ltd.* District court E. D. Pennsylvania. 130 Fed. 999.

An owner of an icehouse, desiring to have defendant railroad run a spur track from the main line to the icehouse, contracted for the building of such track; the agreement stipulating that the owner would assume all risk of damage to the buildings by fire communicated from locomotives of the defendant by sparks or otherwise, and release the railroad from all claims that might arise from damages, etc. Held, that the release was not limited to fires arising from sparks from an engine on the spur track, but applied, also, to fires caused by sparks from an engine on the main line.—*Richmond v. New York, N. H. & H. R. Co.* Supreme Court of Rhode Island. 58 Atl. 707.

A bill of lading accompanying cars of grain shipped from Chicago fixed the destination of the shipment as Bridgeport, but directed that the cars be held at West Albany for further orders. When the cars reached West Albany the shipper directed them to be sent to Waterbury, instead of Bridgeport. No new bill of lading was issued, but the original was merely endorsed, "Consignee changed,"

etc.; giving the new destination. Held, that the whole transit of the grain from Chicago to Waterbury was under a single and indivisible contract of transportation, and West Albany was but the place of transfer, and not the place of shipment.—*Soper v. Tyler.* Supreme Court of Errors of Connecticut. 58 Atl. 699.

Where one orders goods to be delivered by a certain time, he need not accept them when delivered later. Goods ordered by a merchant having been delivered after the time specified, in his absence, the mere receipt thereof, and opening of the boxes, to see if they were in good condition, by his salesman, does not constitute acceptance; they not having been offered for sale, and no other act of ownership over them having been exercised, but they having been promptly returned as soon as he was apprised of their arrival.—*White v. Carson.* Court of Appeals of Kentucky. 77 S. W. 366.

A contract for the purchase of grain made with a Boston dealer provided that it was to be shipped "via H. R." This phrase, according to its settled meaning in the Boston grain trade, referred to shipments from any point west of the Hudson river, to New England points, with the right in the dealer of diverting the cars at Albany, Poughkeepsie, or New York City. The grain in question was shipped from Chicago, as it might be under the usage of the Boston grain trade. Held, that the fact that the buyer believed that the phrase "via H. R." meant that the grain would be shipped from Harlem river could not vary the rights of the seller.—*Soper v. Tyler.* Supreme Court of Errors of Connecticut. 58 Atl. 699.

In an action against a stock broker to recover money deposited as margins, in which plaintiff alleged that defendant never bought or sold the stocks as directed, and that statements rendered represented fictitious transactions, and defendant denied these allegations, but refused to divulge the names of the purchasers and sellers of the stocks, plaintiff was entitled to examine defendant before trial as to the prices at which the stocks were bought and sold and as to who were the buyers and sellers, and for the purpose of refreshing the recollection of the persons to be examined was entitled to have defendant's books produced.—*Wagner v. Haight & Freese Co.* Supreme Court of New York. 89 N. Y. Supp. 323.

In *Hall & Robinson v. Mo. Pac. R. R.*, the plaintiffs had sold corn for cash, and received in payment a check, which was dishonored. They were allowed to recover the corn from the railroad company which had issued bills of lading to them. These bills had been assigned by the plaintiffs to Theodore Nathan. The railway company contended that the corn had been attached by creditors of Nathan. In fact it had not been, but was still in Nathan's hands by virtue of the bills of lading assigned to him by the plaintiffs. As he had failed to pay for the corn on delivery, as the contract of sale provided he should, the plaintiff obtained judgment for it; but the opinion carefully guards against the inference that the plaintiffs could have recovered if a cash payment had been waived, or the corn had passed into the hands of an innocent purchaser, or the bills of lading had been negotiated by Nathan.

Good roads reduce the haul to good markets.

Plan of Illinois Country Elevator.

The cost of power and extra equipment for a shelling plant is looked upon by some as considerable. They figure it would go a long way toward building larger storage for corn. Shelling can be done by a portable sheller very cheaply and so it is intended to be done at the house illustrated herewith.

Illinois grain men who contemplate building an inexpensive elevator will find valuable suggestions in the plans of the elevator illustrated in the plans reproduced herewith, showing end elevation, two side elevations and floor and cupola plans of a house having 12,000 bus. capacity in bins and 10,000 bus. in crib.

The main building is 32x20 and 51 ft. high. It contains 5 hopper bottom bins and 2 stands of elevators. Parallel with the driveway is the 10,000 bu. crib, 16x46 ft. and 20 ft. high to eaves. The engine room is 10 ft. square, and removed 10 ft. from the main building.

The driveway is elevated only 9 ft. above the ground. This is sufficient for the flow of small grain from one dump to the smaller elevator. The other dump for ear corn feeds the large leg by a chain drag. The crib is filled by a bifurcated spout from the head of the elevator

to top of crib. Grain is distributed to bins by turnspout and rod.

An 8-h.p. Fairbanks-Morse Gasoline Engine gives ample power. A shaft extends from the engine room into the basement. The designer and builder of this elevator is J. F. Younglove.

The elevator will be built at Fairland, Ill., by the Fairland Grain & Lumber Co., who gave Mr. Younglove the contract Oct. 6, at the price of \$3,400.

Oats are almost on an export basis.

Japan's rice crop is estimated at 250,000,000 bus., or 20 per cent above the average. Imports will be unnecessary.

Some large oatmeal mills are bidding the country direct this season, the high quality of the crop making it a safe course to follow.

The three best yielding wheats on the Indiana Agricultural Experiment Station farm in 1904 were Rudy, 22.5 bus.; winter king, 21.2 bus., and gluten B 86, 14.5 bus. per acre.

Cincinnatus was at the plow. "Git out," he said to the Committee. "D'y'e s'pose I'm goin' t' monkey with politics when wheat's goin' t' reach \$1.50?" For the great man realized that the graft prospects looked small beside such prosperity.

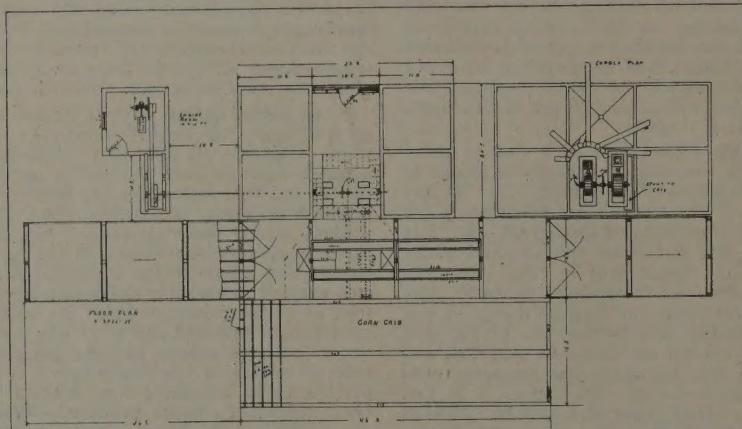
Cobs

Paint a large sign on the side of the elevator so the farmers and representatives of the grain receiving firms will know where to find you.

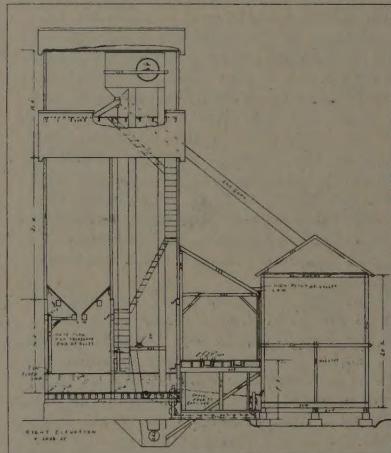
A school of breeding farm crops has been conducted at the World's Fair under the auspices of the American Assn. of Agricultural Colleges.

Leith, Scotland, has two new elevators, one of 1,000,000 bus. capacity operated by the Leith Warehousing Co., Ltd., and the other much smaller, controlled by Berry, Barclay & Co. These facilities will enable the port to receive nearly all grain in bulk. At Liverpool one-half the imports are handled in sacks.

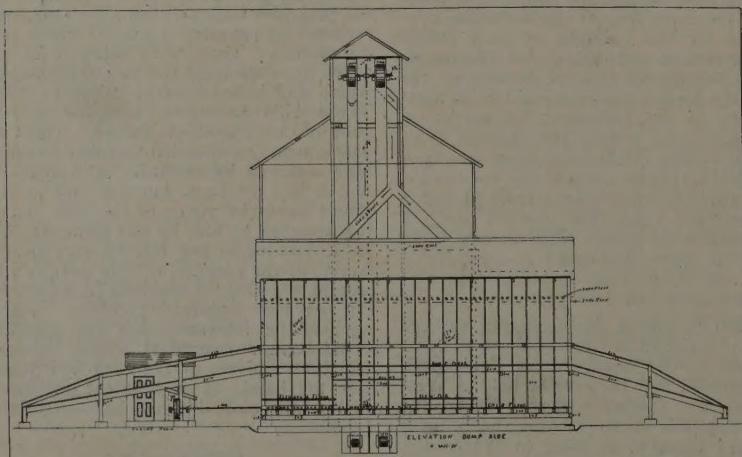
Macaroni wheat, from all that I can learn, promises to become a great crop for both a large area now planted to ordinary hard spring wheat and also for a considerable area in which other wheats can not be profitably grown. Much has been written about this wheat and there has been a fierce fight between the northwestern millers and the promoters of the new grain. It looks to me as though the millers are getting the worst of it and that macaroni wheat has come to stay as a bread wheat.—Guy E. Mitchell, Secy. National Irrigation Assn.



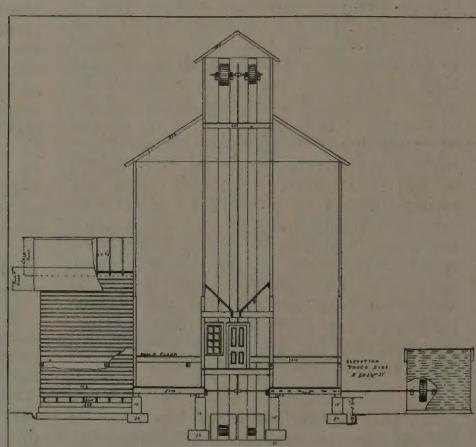
Floor Plan.



Right Elevation.



Longitudinal Section



Cross Section.

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